

Contains both  
5 1/4" & 3 1/2"  
program disks.



Version 2/DeskMate™

**Automates Routine  
Financial Tasks**

INCOME AND EXPENSES  
8/ 1/88 Through 8/31/88

Category Description	8/88
<b>INCOME</b>	
Gross Income	8,645.00
Dividends	56.20
Interest Earned	9.87
<b>TOTAL INCOME</b>	<b>8,711.07</b>
<b>EXPENSES</b>	
Automobile	845.85
Charity	100.00
Dues & Publications	25.00
Food	188.75
Interest Paid	41.85
Insurance	
Outside Services	
Rent	
Repairs & Maintenance	
Travel & Entertainment	
Utilities	
Miscellaneous Expenses	
<b>TOTAL EXPENSES</b>	<b>1,234.56</b>
<b>NET INCOME</b>	<b>7,476.51</b>

1049  
9/10/88  
\$ \*\*\*\*\*147.85  
\*\*\*\*\* DOLLARS

Richard Smith

Telephone Company  
rty-Seven and 85/100\*\*\*\*\*  
Telephone Company  
n Street  
IL 60655  
Bill  
00 1049 000067894 12345678

**Truly easy-to-use  
software for:**

- Check Writing
- Financial Reporting
- Tax Recordkeeping
- Budgeting
- Cash Management

**For personal and  
small business use**

IBM®, Tandy® and PC Compatibles







## **User's Manual**

**version 2/ DeskMate**

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**for IBM,**

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**Tandy, and**

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**PC Compatibles**

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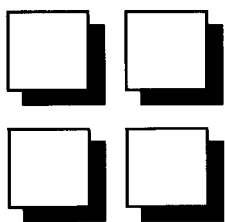
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**Special Thanks to Bill Crown for his continued help and support on this project.**

<b>Customer Assistance</b>	<p>Intuit provides free customer assistance to Quicken owners Monday through Friday from 8:30 am to 4:30 pm Pacific time. Call (415) 322-0590 for customer assistance.</p>
<b>Check Ordering</b>	<p>Quicken is designed to print on Quicken checks. The checks are pre-approved by all financial institutions and are universally accepted. To order your personalized Quicken checks, fill out the order form enclosed in the Quicken package. If you need a check order form or want additional forms, select <b>Order Supplies</b> from the <b>F6 Activities Menu</b> the option, and follow the directions or call customer assistance.</p>
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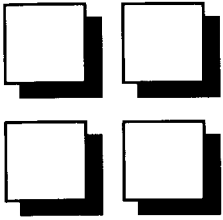
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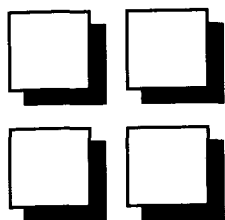
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## Chapter 1

# Getting Started

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**About this manual**

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**What you need**

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**What is DeskMate?**

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**Installing Quicken from the DeskMate Desktop**

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**Installing Quicken alone**

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**Using Quicken and the DeskMate environment**

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**Exiting Quicken**

---

**About Quicken's pull-down menus**

---

**Getting help**

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This chapter tells you how to start using Quicken, what equipment you need, and how to start—and stop—the program. It tells you how to use Quicken with a hard disk system and with a floppy disk system.

In addition, this chapter introduces you to the DeskMate system, and tells you how Quicken works with it; it describes Quicken's help screens, which give you valuable information about Quicken's features, functions, and options at the touch of a key or by using the mouse.

When you're finished with this chapter, you'll be ready to set up your first account and start writing checks and adding transactions to Quicken's Check Register.

## ***About this manual***

Quicken is easy to use and we've tried to make this manual just as easy to follow. Take a moment to look over the organization of the Table of Contents. The Appendices list Quicken's most-asked questions and answers—technical information that might get in the way of explaining how to operate the program—and a glossary of terms you can refer to as you read.

Three quick rules sum up how to use the instructions in this manual:

1. Steps that begin with numbers you must follow in order.
2. Steps that begin with a bullet (•) are optional. Perform them, if you wish, when you come to them. Bullets also denote lists that have no particular order—the list of equipment in the next section, for example.
3. The remainder of the text explains major concepts or offers tips on getting the most from Quicken.

Simple? Let's get started!

## ***What you need***

In addition to the Quicken program disks provided, you will need the following:

- Tandy 1000 SL with 384K RAM or IBM (PC, XT, AT, PS/2), Tandy, or compatible computer with at least 512K RAM and one or more 3 1/2-inch or 5 1/4-inch floppy disk drives or a hard disk.
- Any monitor: black and white graphics, monochrome text, or color. (Monochrome monitors require a Hercules or compatible graphics card.)
- Any printer except those requiring "thermal" paper. Any dot-matrix, fully formed character (daisywheel), or laser printer will work fine.
- DOS 2.0 or later.
- Blank, formatted disks for making a backup copy of Quicken. If you are using a floppy system, you will also need blank, formatted disks for your accounts.
- Quicken checks (required only for check-printing operations).

## ***What is DeskMate?***

DeskMate is software from Tandy that uses a graphical user-interface to provide a visual, simple, and intuitive way for you to work with your computer. The DeskMate software creates a friendly, graphics-oriented environment where you can see exactly what your choices are, and pick them right from the screen using pull-down menus and on-screen push-buttons. It comes with several easy-to-use applications programs that you can use to keep records, do word-processing, or play games, all without ever leaving the DeskMate environment. Once you learn how to use DeskMate, you'll know how to use any of the DeskMate applications since they all use the same DeskMate interface with the same "look and feel."

Quicken and many other top-selling programs are specially designed to use this same DeskMate user-interface. If you already have DeskMate, you already know how to use Quicken, because Quicken looks and works just like DeskMate. If you don't have DeskMate, we think you'll agree that the DeskMate user-interface is exceptionally easy to learn and use.

Before you can start using Quicken, you need to install it in order to set Quicken to work with your hardware. If you already have DeskMate (version 3.0 or higher), follow the instructions in the section "Installing Quicken from the DeskMate Desktop." If you do not have DeskMate, follow the instructions in the section "Installing Quicken Alone." Either way you'll be up and running fast.

## ***Installing Quicken from the DeskMate Desktop***

Follow these directions if you already have the DeskMate program from Tandy (version 3.0 or higher). These steps work for either floppy disk or hard disk users. If you're using floppy disks, these steps create a working copy of Quicken on a floppy; if you're using a hard disk, these steps install Quicken in a directory called \DESK. (You may choose a different directory name during the installation process, if you like.) Installing is also required to set Quicken to work with your hardware.

1. Start DeskMate following the instructions in your Tandy DeskMate manual. If you're working with floppy disks, make sure you have at least one blank, formatted disk handy.

2. Insert Quicken Program Disk 1 in drive A. (Note that the 3 1/2-inch Quicken disk is both Program Disk 1 and Program Disk 2.) Important: If you are a floppy user, make sure the current directory (displayed at the top middle of the Desktop screen) is A:\. If it is not, change the current directory to A:\ by choosing **Change** from the **Directory Menu**. Type **A:\** in the Path field and press **Enter**.
3. At the DeskMate Desktop, choose **Install** from the **Desktop Menu**. If there is room on your Desktop for a **Quicken Menu**, the **Display Menu** dialog box will appear. To create a **Quicken Menu**, press the on-screen **OK** pushbutton or press **Enter** on the keyboard. Position the window where you want it on the Desktop using **←**, **→**, **↑**, or **↓** and press **Enter**. If you do not want to create a **Quicken Menu**, press the on-screen **Cancel** pushbutton.

**Note:** If you get the message "Could not find new application on floppy disk," it's because DeskMate thinks Quicken has already been installed. (This can occur even if you only started installing Quicken and then abandoned the procedure in the middle.) Before you can proceed with installing Quicken, you must delete Quicken from DeskMate's list of installed programs. To do so, follow these steps:

- a. Press the on-screen **OK** pushbutton at the "Could not find new application on floppy disk" message dialog box. DeskMate returns you to the DeskMate Desktop.
  - b. Exit DeskMate, and then restart. When you return to the DeskMate Desktop, choose **Delete** from the **Desktop Menu**. The **Delete Menu** dialog box appears.
  - c. Click on the list box arrows with the mouse, or use **↑** and **↓** to highlight Quicken. When Quicken is highlighted, press **Enter** to delete it.
4. Follow the instructions that appear on the screen for creating a working copy of Quicken.

If you're a hard disk user, the Install program asks if you want the Billminder program installed on your hard disk. Billminder is a simple program that compares today's date as set in your computer with the date of any checks in your account. Every time you turn on your computer, Billminder will remind you if you have any checks scheduled to be printed.

If you're a floppy disk user, Install will ask you for a blank disk which it will use to create a working copy of Quicken. After Install is complete, leave that working disk in drive A.



5. To run Quicken, at the DeskMate Desktop choose **Run** from the **File Menu**. Type **Q** in the **Program Name** field, then press **Enter** or push the on-screen **OK** pushbutton by clicking on it with the mouse. In a few moments the Quicken New User message will display, which tells you how to set up a new account.

## *Installing Quicken alone*

Follow these directions if you do not have the DeskMate program from Tandy. These steps work for either floppy disk or hard disk users. If you're using floppy disks, these steps create a working copy of Quicken on one or two floppies (depending on the capacity of your diskettes); if you're using a hard disk, these steps install Quicken in a directory called \DESK. (You may choose a different directory name during the installation process, if you like.) Installing is also required to set Quicken to work with your hardware.

1. Insert Quicken Program Disk 2 into drive A. (Note that the 3 1/2-inch Quicken disk is both Program Disk 1 and Program Disk 2.) If you're using floppy disks, have at least two blank, formatted disks handy.
2. At the DOS A> prompt, type **INSTALL** and press **Enter**.
3. Follow the instructions that appear on the screen to copy Quicken onto your hard disk or to create a working copy of Quicken on floppies. If you're installing Quicken onto floppy disks, the program tells you how many formatted floppies it requires for the working copy, and tells you how to label them.
4. If you're a hard disk user, the Install program asks if you want the Billminder program installed on your hard disk. Billminder is a simple program that compares today's date as set in your computer with the date of any checks in your account. Every time you turn on your computer, Billminder reminds you if you have any checks scheduled to be printed.
5. To run Quicken that has been installed onto floppy disks, insert Working Disk 1 (if using 3 1/2-inch disks or high capacity 5 1/4-inch disks, there is only one working disk) into drive A. At the DOS A> prompt, type **Q** and press **Enter**. In a few moments, the Quicken New User message will appear, telling you how to set up a new account.

To run Quicken that has been installed onto a hard disk, simply type **Q** at the DOS prompt (usually C>) and press **Enter**. In a few moments, the Quicken New User message will appear, telling you how to set up a new account.

### ***Additional hard disk information***

When Quicken installs itself onto your hard disk, it creates a subdirectory called \DESK and copies all its files there. Quicken also keeps your records in this directory. For more hard disk information, see Appendix C, *Technical Information*.

You can keep your records in a different directory from the Quicken program's directory or even keep your records on floppy disks, if you prefer. To change where Quicken looks for your bank account records, see Chapter 13, *Account Activities*.

### ***Using Quicken and the DeskMate environment***

Take a few moments here to familiarize yourself with some concepts and terms that we'll be using throughout this manual.

#### ***Key mouse terms***

If you're going to use a mouse, you should understand these four terms.

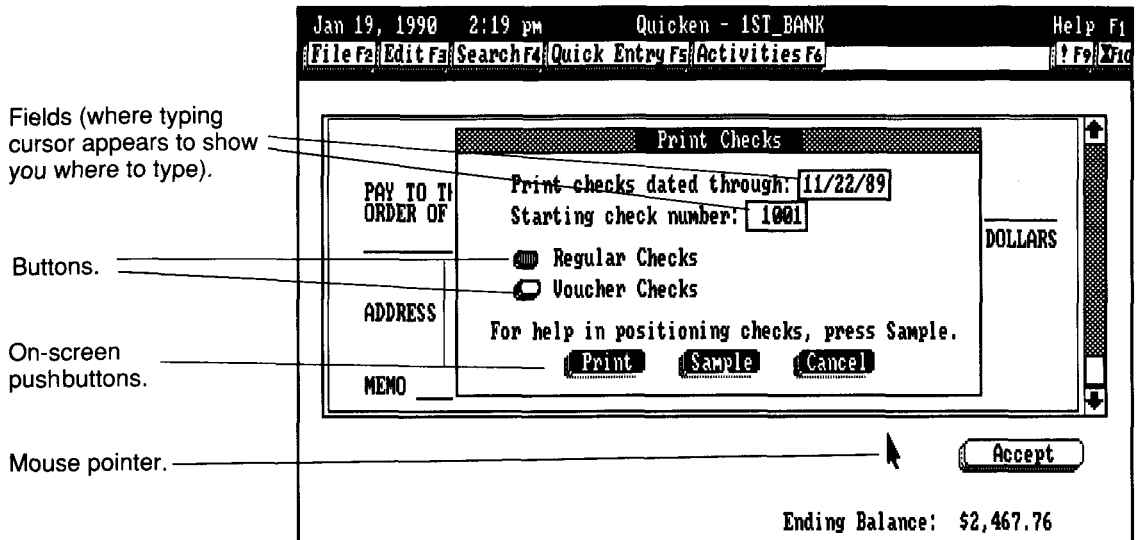
- **Click:** Quickly press and release the left mouse button.
- **Double-Click:** Click the left mouse button twice in rapid succession. If you double-click and nothing happens, you may be clicking too slowly, causing Quicken to interpret it as two single clicks.
- **Point:** Move the mouse to position the pointer on the screen.
- **Drag:** Hold down the left mouse button while moving the mouse. There are two mouse buttons on a Tandy mouse (others may have three buttons). The button farthest to the left is always the one to use.

#### ***Key Quicken operations and terms***

All parts of the Quicken program have the same look and feel. For example, wherever Quicken presents you with a set of on-screen buttons, you can "press" one by pointing to it and clicking with the mouse, or by using **Tab** to move the cursor to the button you want and by pressing **Spacebar** or **Enter** to "press" it.

Throughout this manual, you'll see phrases similar to "press the on-screen OK pushbutton." In this case, if you're using a mouse, point to the **OK**

button and click; if you're using the keyboard, press **Tab** to move the cursor to the on-screen button and press **Spacebar** or **Enter**. These two actions have identical results. Figure 1-1 illustrates some of Quicken's buttons.



**Figure 1-1. Quicken's on-screen pushbuttons.**

Whether you're using a keyboard or mouse, here is a list of general Quicken operations you'll need to know.

- **Select:** Select means to indicate something on the screen to Quicken. For example, you can select a filename from a list. With the mouse, you point and click to select. With the keyboard, you press **Tab**, **↑**, **↓**, **→**, or **←** until Quicken has highlighted or underlined the object you want to select.
- **Pull down a menu:** Quicken's menus are listed in boxes across the top of the screen. Select a menu name. Press the left mouse button and hold it down.

If you don't have a mouse, use the keyboard by pressing the corresponding function key (F2 through F10). Quicken extends the menu you have selected (you have "pulled it down"). To close the menu without choosing a menu command, press **Esc**.

- **Choose a menu command:** Pull down the menu and select the command you want to use. With the mouse, drag the pointer along the

extended menu until you come to the command you want (the commands in the menu highlight as the mouse pointer moves across them). Then release the mouse button.

With the keyboard, use **↑** and **↓** to highlight the command you want; then press **Enter** to choose the command. Or you can type the first letter or character of the menu command and the highlight will move to the first menu command that starts with that letter. Pressing the letter again will move through other items that begin with the same letter.

**Note:** If you pull down the menu using the keyboard, you cannot select the commands with the mouse. You must use the keyboard to complete or cancel the command.

- **Operate a dialog box:** A dialog box usually comprises a set of on-screen buttons you can push and fields into which you can enter text to control various Quicken options. Figure 1-2 illustrates a dialog box.

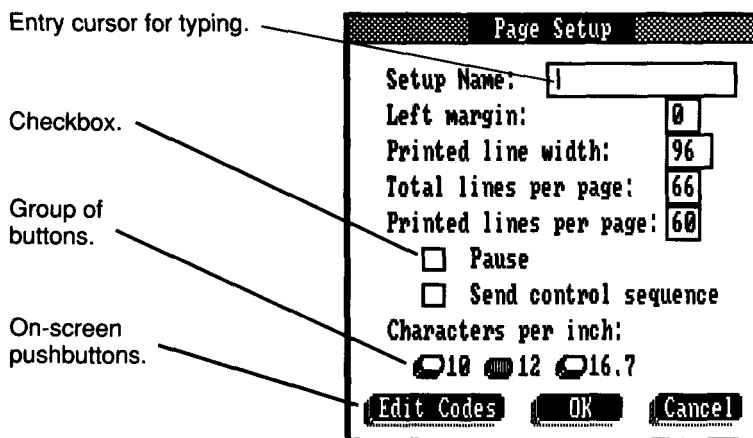


Figure 1-2. Operating a dialog box.

- **Press the on-screen OK pushbutton:** The on-screen OK pushbutton executes a command or makes changes you have indicated by filling in a dialog box. OK tells Quicken, "Go ahead and do it." You can "press" the on-screen OK pushbutton by pressing **Tab** until Quicken highlights OK, and then pressing **Spacebar** or **Enter**, or, if the cursor is not on another pushbutton, by pressing **Enter** even without highlighting OK. In this case **Enter** is the equivalent of pressing OK. Of course, you can also press the on-screen OK pushbutton by pointing and clicking with the mouse.

- **Press the on-screen Cancel pushbutton:** The on-screen **Cancel** pushbutton halts a command or makes Quicken ignore the changes you have made to a dialog box. **Cancel** tells Quicken, “Stop! I didn’t mean it.” You can “press” the on-screen **Cancel** pushbutton by pressing **Tab** until Quicken highlights **Cancel** and then pressing **Spacebar** or **Enter**, or by pressing **Esc** even without highlighting the pushbutton. **Esc** is always the equivalent of pressing **Cancel**. You can also press the on-screen **Cancel** pushbutton by pointing and clicking with the mouse.
- **Select a button from a group of buttons:** Groups of buttons are used to select exactly one choice from among several. To select a button in a group of buttons, press **Tab** until Quicken highlights any button in the group you want. Then use **←**, **→**, **↑**, or **↓** to position the cursor beneath the specific button within the group you want to push, and press **Spacebar**. The button you selected will be visually “depressed” on the screen, and whichever button was previously selected will be unselected or “raised,” so that you can never have two buttons within the same group selected simultaneously.

You can also push a button by pointing to it and clicking the left mouse button.

- **Placing a check in a checkbox:** You can check or uncheck a checkbox by pressing **Tab** until the cursor underlines the box and then pressing **Spacebar**. You can also check a checkbox by pointing to it and clicking the left mouse button. Pressing or clicking again will uncheck it.
- **Use the scroll bar:** The scroll bar is used to quickly navigate through lists of items. The scroll bar always represents the length of the list it scrolls. You must use the mouse to operate a scroll bar.

The little box that moves up and down within the scroll bar (called the “elevator”) represents the part of the scroll that currently appears on screen. Drag the elevator to change the part of the scroll that Quicken displays. Click the arrows at either end of the scroll bar to scroll up or down one item at a time. Click the area between the elevator and the arrows to move in that direction one page at a time. Figure 1-3 illustrates a scroll bar.

## Chapter 1. Getting Started

Click in gray area above elevator to scroll up one page.

Scroll-up arrow (move up list).

Elevator (what is on screen).

Scroll-down arrow (move down list).

The screenshot shows the Quicken interface with a table of transactions. The title bar reads 'NINTUIT\IST\_BANK' and 'Help F1'. The menu bar includes 'ities F6', 'F9', and 'X F10'. The table has columns: PAYMENT, C, DEPOSIT, and BALANCE. The data rows are: (32.24, X, 2,500.00, 2,500.00), (586.24, , , 1,881.52), and (100.00, , , 1,781.52). A vertical scroll bar is on the right, and a horizontal elevator bar is at the bottom. An 'Accept' button is at the bottom right. The status bar shows 'Ending Balance: \$1,781.52'.

PAYMENT	C	DEPOSIT	BALANCE
32.24	X	2,500.00	2,500.00
586.24			1,881.52
100.00			1,781.52

Accept

Ending Balance: \$1,781.52

Scroll bar (total length of list).

Click in gray area below elevator (not shown here because elevator is at bottom) to scroll down one page.

Figure 1-3. Scroll bar.

## Exiting Quicken

When you wish to exit Quicken, close any dialog boxes that the program may be displaying (you can press the on-screen **Cancel** pushbutton).

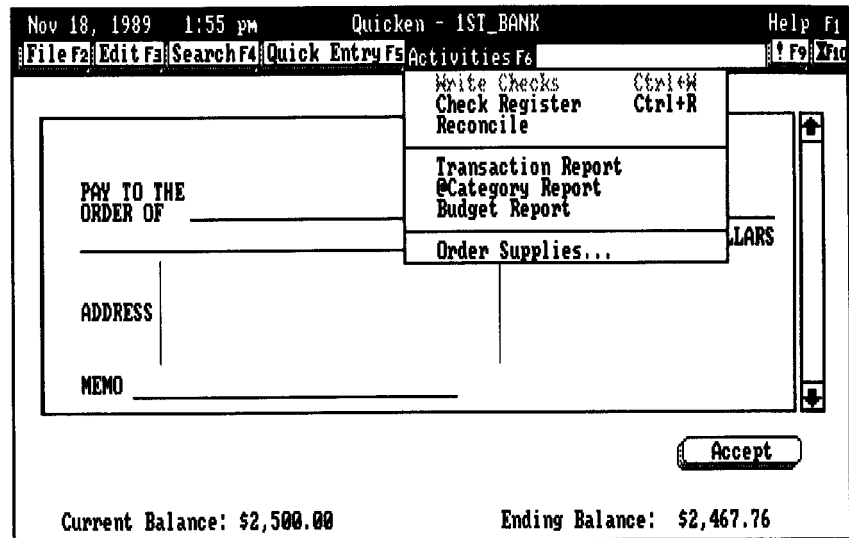
- From the **File Menu**, choose **Exit**. After confirming that you really want to leave Quicken, Quicken returns you to the DeskMate Desktop or DOS, whichever you started from.

Alternatively, to exit Quicken and start a new program, choose **Run** from the **File Menu**. Quicken will ask you for the name of the new program you want to use.

## About Quicken's pull-down menus

When you first use Quicken, it has no account information to display. Chapter 2, *Beginning to Use Quicken*, shows you how to set up bank accounts.

Across the top of the screen are Quicken's menu selections, as shown in Figure 1-4.



**Figure 1-4. Quicken's Write Checks Screen and pull-down menus.**

The six pull-down menus are:

- **File F2:** Account Activities including New, Open, Copy, and Rename; Page Setup, Printing, Other Settings, Run and Exit.
- **Edit F3:** Cut, Copy, Paste, and Clear, and deleting and splitting transactions.
- **Search F4:** Locate specific transactions by date, payee, memo, etc.
- **Quick Entry F5:** Recall and memorize recurring transactions, set up @Categories (transaction categories), create automatic groups of regular transactions, and execute them.
- **Activities F6:** Write checks, work with the Check Register, reconcile your account, produce reports, and order supplies.
- **Messages F9:** Menu where you receive messages from Quicken and other DeskMate programs.
- **Tandy F10:** DeskMate accessories.

The following chapters describe in detail each of Quicken's many useful functions.

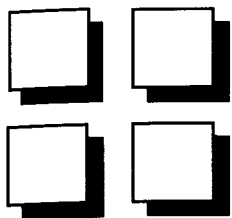


## *Getting help*

**F1** is Quicken's help key. It is found, along with the other function keys, at the top or on the left of your keyboard. If you're ever unsure of what to do next, press **F1** for help. Quicken's help is "context-sensitive"; what you're doing when you ask for help determines the immediate help that Quicken offers.

Instructions, concise information, or both, appear in a help window that overlaps part of the screen. Some help messages are too long to fit in the help window. If this is the case, press **↓** or **PgDn** as needed to see the entire message.

After you've obtained the help you need, press **Esc**. Quicken returns you to whatever you were doing before you asked for help. If there is no on-screen help available for your particular question, consult the index to this manual.



## Chapter 2

# Beginning to Use Quicken

---

**Setting up a bank account**

---

**Using Quicken's pull-down menus**

---

**Important keys on the keyboard**

---

This chapter shows you how to set up a bank account so that you can start using Quicken. It also shows you how to use Quicken's pull-down menus and explains how some important keys on the keyboard work.

In Quicken, the term "account" refers to a bank account—checking, money market, or savings (for information on using Quicken for cash and credit cards, see Chapter 15, *Home Uses of Quicken*). When you set up an account, Quicken creates space for it on the disk and stores all the account records in this space. You can set up as many bank accounts as you want. Quicken maintains separate records for all of your bank accounts.

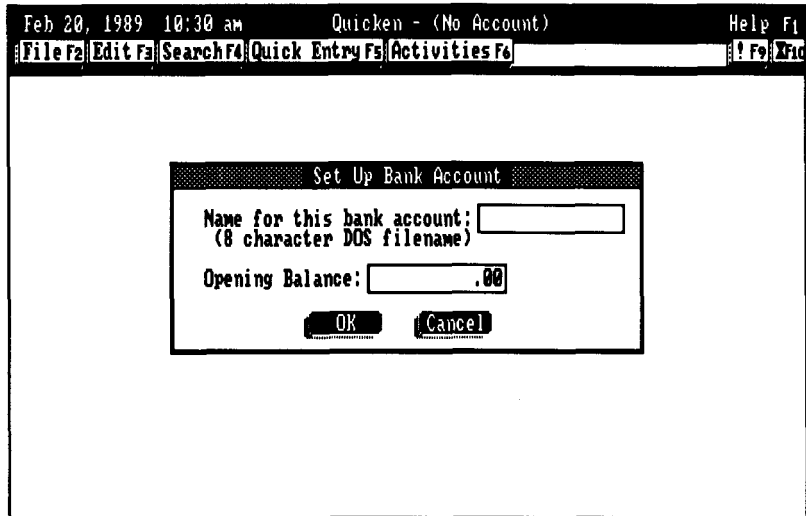
If you're a floppy disk user, it's best to save your account data on a separate data disk, not on your Quicken program disk. Be sure to have a blank, formatted floppy disk on hand for this purpose before you begin.

## ***Setting up a bank account***

Setting up a bank account with Quicken is easy. If you are using a floppy disk system, format a blank floppy disk for your bank account data *before* starting Quicken. If you don't know how to format a disk, see your DOS manual for instructions.

### To set up a new bank account:

1. Choose **New** from the **File Menu**. Quicken displays its **Set Up Bank Account** dialog box, as in Figure 2-1. If you are unsure how to do this, see "Using Quicken's pull-down menus" on page 2-3.



**Figure 2-1. Set Up Bank Account dialog box.**

2. Type in a name for the account you are setting up. If you make a mistake, press **Backspace** to erase characters to the left of the cursor. For more information on ways of using the keyboard and mouse, see Chapter 1.

You can name your account anything you want. You might want to use your own name, your bank's name, or a descriptive name such as **CHECK1**. If you're setting up an account just for practice, you could name it **PRACTICE** and then delete it from your records later on. The name must follow the rules for a DOS filename (without an extension). That is, it can be up to eight characters long and can include letters, numbers, and certain other characters (such as a hyphen or a number sign). Press **F1** (Help) for the complete rules on DOS filenames.

Press **Tab** to move to the **Opening Balance** field, or click the **Opening Balance** field with the mouse.

3. Type in an opening balance, or balance forward, for the account. The opening balance is the dollar amount you have in the bank account according to your most recent bank statement. If you don't know the

opening balance of the account, don't worry. Just type in a zero or your best guess. You can change the amount later on in Quicken's Check Register.

4. When you have typed in all the account information as you want it, press the on-screen **OK** pushbutton. If you have a mouse, you can push the **OK** pushbutton by clicking on it. If you do not have a mouse, you can press the **OK** pushbutton by pressing **Enter** or by pressing **Tab** to move the cursor to the **OK** pushbutton and then pressing the space bar. For more information about pressing buttons and using the mouse and the keyboard, see Chapter 1.
5. After you press the on-screen **OK** pushbutton, Quicken sets up the new account and displays its Check Register. The only transactions in the Check Register will be the Opening Balance transaction and a blank transaction at the end of the Check Register used for adding new transactions.

You probably have some transactions that have not cleared the bank as of your most recent statement, you'll want to add them to Quicken's Check Register. For more information on adding transactions to the Check Register, see Chapter 5, *Using the Check Register*.

## Using Quicken's pull-down menus

Once you have set up an account, you'll be ready to start using Quicken. When you use Quicken, you'll begin at the Check Register. The features, functions, and options that you use are listed on "pull-down menus." Follow the steps below to learn how the pull-down menus work. Make sure you have first read Chapter 1 on the differences between working with the keyboard and working with a mouse.

---

**Quicken tip:** You'll notice that "accelerator keys" appear to the right of many menu commands. You can execute those commands without first displaying a menu by pressing the appropriate accelerator key. An accelerator key is typically a **Ctrl** or **Alt** key combination. To use a **Ctrl** or **Alt** key combination, hold down **Ctrl** or **Alt** while you press the other key indicated. Once you become familiar with Quicken, you'll find that accelerator keys are the quickest way to use many of its features.

---

### To choose Write Checks from the Activities Menu:

1. Make sure you have set up at least one bank account. For help, see the preceding section, "Setting up a bank account."
2. From the **Activities Menu**, choose **Write Checks**.

*With a mouse*, click the menu name and drag down the menu to select **Write Checks**. Then release the mouse button. The Write Checks screen appears.

*Without a mouse*, you can press **F6** to display the menu. Use **↑** and **↓** to highlight a choice inside a displayed menu. You can also highlight a choice inside a displayed menu by pressing its initial letter: **W** to highlight **Write Checks**, for example. If there is more than one choice with the same initial letter, Quicken selects them top-down.

After highlighting **Write Checks**, press **Enter** to choose it. The Write Checks screen appears.

**Note:** If you pull down a menu using a function key, you must use the keyboard to select the command you want, not the mouse. To cancel a displayed menu, press **Esc**.

When you display any of Quicken's pull-down menus by pressing its function key, you can see any other menu by pressing **←** or **→**, or by pressing other function keys. You do not need to first cancel the displayed menu. The **Activities Menu** is displayed in Figure 2-2.

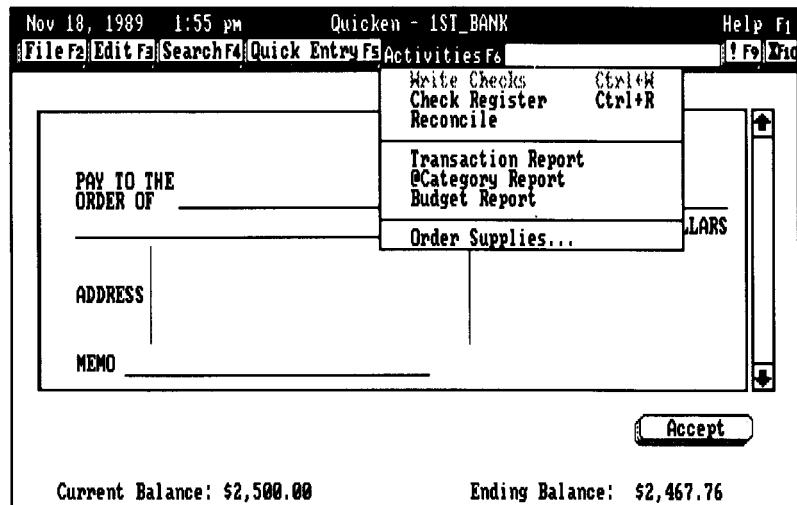


Figure 2-2. Activities Menu, extended.

3. From the **Activities Menu**, choose **Check Register**. The Check Register appears.
4. Press **Ctrl+W**, the **Write Checks** accelerator key combination, to return to the Write Checks screen.

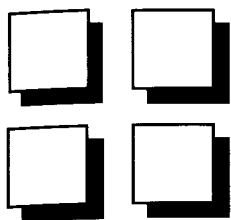
## Important keys on the keyboard

Here is a list of Quicken's most frequently used keys. You don't need to memorize the list. However, looking it over before you begin will save you time and make learning Quicken even easier.

Key	Description
<b>F1</b>	The Help key. If you're ever unsure of what to do, press <b>F1</b> (Help). Instructions or concise information appears in the Help window. Some help messages may be too long to fit in the window. In this case, press <b>PgUp</b> or <b>PgDn</b> as needed to see the entire message.
<b>Esc</b>	The Escape key enables you to "escape from" or cancel whatever you are doing and return to the previous activity or screen. This key is the equivalent of the <b>Cancel</b> button in dialog boxes that have <b>Cancel</b> buttons.
<b>↑ ↓ ← →</b>	Arrow keys. Use arrow keys to highlight menu commands and to move the cursor. Each time you press an arrow key, the highlight bar or the cursor moves in the direction the arrow points. If a menu choice is not currently available (it is grayed out), the highlight bar skips over it.
<b>Enter</b>	The Enter key. Use this key to tell Quicken that it's okay to continue, as, for example, when you select from menus, or when you have finished filling out a check that you want to record.
<b>Tab</b>	Use <b>Tab</b> to move the cursor to the next field or button on the screen. Use <b>Shift+Tab</b> to move the cursor to the previous field or button on the screen.







## Chapter 3

# Writing Checks

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**The Write Checks screen**

---

**Filling out the check**

---

**Correcting mistakes**

---

**Recording the check**

---

**Reviewing checks you've written**

---

**Changing checks you've written**

---

**Deleting checks**

---

**More features**

---

Having Quicken prepare your checks is a great convenience. Few banking tasks are more satisfying than receiving a stack of finished checks from your printer, ready for your signature.

Writing checks is just one way in which Quicken automates your finances. Later chapters show how Quicken writes checks for you and enters entire groups of transactions.

Writing checks with Quicken is easy because the check-writing screen looks just like the paper check you're used to filling out. This chapter tells you how to write checks, how to record checks in the Check Register, and how to review the checks you've written. When you have finished, you'll be ready to move on to the next chapter, where you'll learn how to print your Quicken checks.

---

**Quicken tip:** Use Quicken's Write Checks screen only to write checks that you are going to print with Quicken. For other transactions—such as checks you have already written by hand, bank fees, deposits, electronic transfers, and so on—use the Check Register, described in Chapter 5.

---

## The Write Checks screen

When you're ready to begin, select **Write Checks** from the **Activities Menu**. The Write Checks screen appears (Figure 3-1).

The Write Checks screen displays a blank check. This is where you type the information for each check you want Quicken to print. The screen looks like the illustration below. Before you continue, take a moment to study its features.

Type the payee exactly as you want the name to appear on the check.

The date always appears in month/day/year format.

The name of the bank account you're using.

Type the amount. Quicken automatically spells out the amount on the next line.

Type the payee's name and address if you want to mail the check in a Quicken window envelope.

Type a memo to keep track of spending or to send a message to the payee.

Use the scroll bar to review checks you've written but not yet printed.

Press the on-screen **Accept** pushbutton when the check appears as you want it. Quicken records it and presents a new blank check for you to fill out.

Quicken calculates your new ending balance every time you record a check.

Nov 18, 1989 2:09 pm Quicken - 1ST\_BANK Help F1

File F2 Edit F3 Search F4 Quick Entry F5 Activities F6

DATE 11/18/89

PAY TO THE ORDER OF \$ DOLLARS

ADDRESS

MEMO

Accept

Ending Balance: \$2,467.76

Figure 3-1. Write Checks screen.

## Filling out the check

Filling out a blank check on the screen is much like filling out a paper check. You start with the date, then type in the name of the payee, the amount of the check, and so on. Each time you fill in a field, press **Tab**. The cursor moves to the next field. You can also move around the check by clicking any field with the mouse.

These are the fields that appear on each check:

**Date:** The date appears in month/day/year format. Each time you start Quicken, the date starts out as today's date (your computer's system date); after you've written a check, the date that appears is the date of the last check you wrote. You can leave the date as it is or change it.

### If the date is correct:

- Press **Tab** to move the cursor to the **Pay to the Order of** field, or click it with the mouse.

### To change the date:

- If you've just displayed the Write Checks screen, or tabbed to the date, it's already highlighted. If not, drag the mouse to highlight the characters you want to change. As you press your first key, Quicken deletes all of the highlighted characters and replaces them with what you type in.

### Or

Use the arrow keys to move the cursor to the right of the first digit you want to replace. Use **Backspace** to delete characters and type new ones. Quicken always *inserts* characters, rather than typing over them.

When you've made the change, press **Tab** or click the next field with the mouse.

---

**Quicken tip:** The easiest way to change any date in Quicken is to place the cursor in the **Date** field and press **+** or **-**. **+** moves the date forward one day at a time; **-** moves it backward. Hold down **+** or **-** and watch the days fly by.

---

**Pay to the Order of:** The **Payee** is the person or business to whom you are writing the check. Type in the name of the payee and press **Tab**. The cursor moves to the **Amount** field. Or, you can always click the next field with the mouse.

**Amount:** Type in the amount in numerals. Quicken ignores any dollar sign or commas you may type and places them in the field automatically. When the field is first selected, the cursor is at the left of the decimal point. As you type the amount, the digits are inserted and pushed to the left. When you type a decimal point, the cursor moves to the right of the decimal point in the field and then inserts the cents digits. When you leave the field, Quicken immediately spells out the amount on the next line. Press **Tab** to move the cursor to the first line of the **Address** field.

**Note:** The maximum amount for any single transaction is \$9,999,999.99.

**Address:** You need not type in a name and address unless you want to mail your printed checks in Quicken's window envelopes. To skip the address section, press **Tab** to move the cursor down to the **Memo** field.

### To type an address:

Type in the payee's name, address, city, state, and zip code. The address can be up to five lines long. Press **Tab** to move from one line to the next (or click on the line). When the address is complete, press **Tab** as many times as needed to move the cursor down to the **Memo** field, or click it with the mouse.

---

**Quicken tip:** To save time, you can have Quicken copy the payee's name into the address section for you. To do this, press the ditto key **⌘** in the first line of the address section (you need not press the shift key). Quicken copies the payee to the first line of the address and the cursor moves automatically to the second address line. Finish by typing the rest of the payee's address.

---

**Memo:** You need not add a memo to your check, but adding a memo is a useful way to categorize your expenditures or to send a message to the payee. (See Chapter 8, *@Categories*, for more information on categorizing expenditures.)

### To add a memo:

Type anything in the **Memo** field that you want.

---

**Quicken tip:** If you'd like to add a longer memo, choose **Split Transaction** from the **Edit Menu**, or press **Ctrl+S**. A **Split Transaction** dialog box appears. This dialog box is designed to be used for "splitting transactions"—apportioning the amount of the transaction to several categories—but it can also serve as a notepad for your transactions. Type your comments in the Memo column. When you are done, press the on-screen **OK** pushbutton. Press the on-screen **Cancel** pushbutton to leave the **Split Transaction** dialog box without adding anything.

---

Quicken saves the split in the Check Register when you press the on-screen **Accept** pushbutton to record the check. If you use Quicken voucher checks, you can print the Split Transaction comments on the voucher. For more information, see Chapter 9, *Split Transactions*.

---

**Quicken tip:** If you'd like to print an additional message on your check—such as a charge card number—you can have Quicken set up an extra message field. For instructions on how to do this, see "Other Settings" in Chapter 14, *Changing Settings*. The message field appears to the right of the address section.

---

## Correcting mistakes

If you make a mistake when you're typing, there are three ways to correct it.

1. **Typeover.** Drag the mouse over the text you want to change. Or, use **Shift+→** or **←** to highlight the text without a mouse. Then type in the new text. As soon as you press the first key, Quicken deletes all highlighted characters and replaces them with what you type.
2. **Delete.** Use the mouse or **Shift+→** or **←** to highlight the text you want to get rid of; then press **Del** (the delete key), the accelerator key for **Clear** on the **Edit Menu**.

**Or**

Use the arrow keys to place the cursor to the right of any character you want to delete. Press **Backspace** to delete the letter to the left of the cursor.

**Or**

Place the cursor to the left of the characters you want to delete, and press **Del**.

3. **Insert.** Click the mouse between any two letters to position the cursor there. Begin typing; text inserts at that point.

**Or**

Use the arrow keys to position the cursor between any two letters. Begin typing; text inserts at that point.

## ***Recording the check***

When you finish writing a check, you're ready to record it. Once Quicken has recorded a check, it becomes a permanent part of your records in the Check Register. Quicken deducts the amount from your account balance and your new ending balance appears in the lower-right corner of the screen.

### **To record a check:**

Press the on-screen **Accept** pushbutton, or press **Enter**, or use **Tab** to underline the **Accept** pushbutton and press the space bar.

As Quicken records your check, the word **RECORDING** flashes in the lower-left corner of the screen, and you hear a beep. The check you have just written disappears from the screen and a new, blank check appears on the screen. The date on the new check is the last date you entered. The cursor is in the **Pay to the Order of** field, ready for you to type in the information for the next check.

---

**Quicken tip:** If Quicken doesn't seem to display a blank check, it's because you have written—but not yet recorded—a check. Press the on-screen **Accept** pushbutton to record the check. Quicken will then display a blank check.

---

## ***Reviewing and changing checks you've written***

Once you've written and recorded your checks, you can review them before printing either by using the scroll bar on the right side of the screen, or **PgUp** and **PgDn** to "flip" through the checks at the Write Checks screen. You can also review the checks in the Check Register. If you find a mistake in a check you've written, you can correct it using the techniques outlined above.

**To review unprinted checks at the Write Checks screen:**

Click on the scroll bar to flip the checks up or down (for detailed directions on using the scroll bar, see Chapter 1). Or, press **PgUp** to move back one check at a time; press **PgDn** to move forward. To go to the first check written, press **Ctrl+Home**. Pressing **Ctrl+End** will bring you to the blank check. As you review checks, you can delete or change them any way you like.

Once you have printed a check, you cannot review it at the Write Checks screen. You can review printed checks only in the Check Register.

**To review checks in the Check Register:**

Choose **Check Register** from the **Activities Menu** or press **Ctrl+R**. The Check Register appears. Figure 3-2 shows the Check Register.

Payment column shows funds going out of account.

"X" or asterisk (\*) indicates cleared on bank statement.

Deposit column shows funds coming into the account.

Balance column shows funds in the account.

Check number column.

Date column.

Checks yet to be printed are marked with asterisks.

Payee is on top line; memo is on bottom line.

DATE	NUM	PAYEE/MEMO	PAYMENT	C	DEPOSIT	BALANCE
<b>BEGINNING</b>						
2/ 1 1989		Opening Balance		X	2,500.00	2,500.00
2/15 1989	328	Pathway Market Food for Office Party	32.24			2,467.76
2/17 1989	329	Bob's Office Supply New desk and chair	586.24			1,881.52
2/20 1989	*****	Pacific Telephone Co. Phone service deposit	100.00			1,781.52
2/20 1989						
<b>END</b>						

Ending Balance: \$1,781.52

Accept

**Figure 3-2. Quicken's Check Register.**

Quicken arranges the Check Register in chronological order (earliest date first). The Check Register displays all the information written on the checks, except for the address, split transactions, and extra message field if any. Unprinted checks are indicated by five asterisks (\*\*\*\*\*) in the Number (Num) column. Once the check is printed, Quicken replaces the asterisks with the actual check number.

If you want to see a split transaction, move to that transaction and press **Ctrl** + **S**. If you want to see an address on an unprinted check, you can do so by reviewing the check at the Write Checks screen. However, you can do this only for *unprinted* checks. Once a check is printed, it appears only in the Check Register and the address can no longer be seen.

There are several ways you can move through the Check Register:

- Click the scroll bar with the mouse to scroll the Check Register forward or backward. See Chapter 1 for instructions on using the scroll bar.
- Use **↑** and **↓** to move through the Check Register one transaction at a time.
- Use **PgUp** or **PgDn** to scroll one screen up or one screen down.
- Press **Ctrl** + **Home** to go to the beginning of the Check Register; press **Ctrl** + **End** to go to the end.
- Use **Ctrl** + **↑** and **Ctrl** + **↓** to move a month at a time.

As you review checks in the Check Register, you can delete or change them as you like. Changes you make to a check that has not yet been printed (indicated by asterisks in the Number column) will appear on the check when you print it.

### To return to the Write Checks screen:

Choose **Write Checks** from the **Activities Menu** or press **Ctrl** + **W**.

For more information on how to use the Check Register, see Chapter 5, *Using the Check Register*.

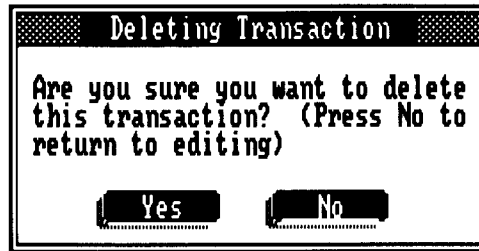
## Deleting checks

You may want to delete an entire check you've written—perhaps a practice check or a check that is incorrectly filled out. If you have not yet printed a check, you can delete it from either the Write Checks screen or the Check Register. Just select **Delete Transaction** from the **Edit Menu**. You can also use **Ctrl** + **D**. Whichever method you use, the result is the same—the check is deleted from the Check Register and from the set of checks that you have written but not yet printed.



**To delete a check at the Write Checks screen:**

1. From the **Edit Menu**, choose **Delete Transaction** or press **Ctrl+D**. Quicken displays its **Deleting Transaction** dialog box, Figure 3-3.



**Figure 3-3. Deleting Transaction dialog box.**

2. If you wish to delete the transaction, press the on-screen **YES** pushbutton. Quicken completely deletes the check both from the Write Checks screen and from the Check Register.

**Or**

Press the on-screen **NO** pushbutton or press **Esc** to cancel the deletion.

**To delete a check from the Check Register:**

1. Select the transaction you want to delete by clicking on it or using **↑** or **↓** to select it with the highlight box.
2. From the **Edit Menu**, choose **Delete Transaction** or press **Ctrl+D**. Quicken displays its **Deleting Transaction** dialog box, Figure 3-3.
3. If you wish to delete the transaction, press the on-screen **YES** pushbutton. You can also press **Enter**. Quicken deletes the check that you have highlighted in the Check Register.

**Or**

Press the on-screen **NO** pushbutton or press **Esc** to cancel the deletion.

## ***More features***

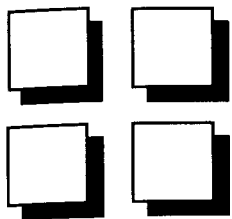
You now know the basics of writing, recording, and reviewing checks with Quicken. In later chapters you'll learn about additional check-writing features. These include:

**Memorize and Recall**, which makes it easy to write checks for recurring bills. (See Chapter 6.)

**Expense Categories**, which helps you keep track of where your money is going. (See Chapter 8.)

**Split Transactions**, which lets you allocate a single check to several different expense categories. (See Chapter 9.)

**Postdating Checks**, which allows you to write checks now for future printing and payment. (See Chapter 10.)



## Chapter 4

# Printing Checks

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**Quicken checks and your printer**

---

**Ordering checks and supplies**

---

**Selecting the Print Checks feature**

---

**Printer setup**

---

**Positioning checks in your printer**

---

**Printing your checks**

---

**Printing postdated checks**

---

**Correcting printing problems**

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In this chapter you'll learn how to print the checks you've written and recorded. To print your Quicken checks, all you have to do is position the checks in your printer, assign a starting check number, and give the signal to start printing.

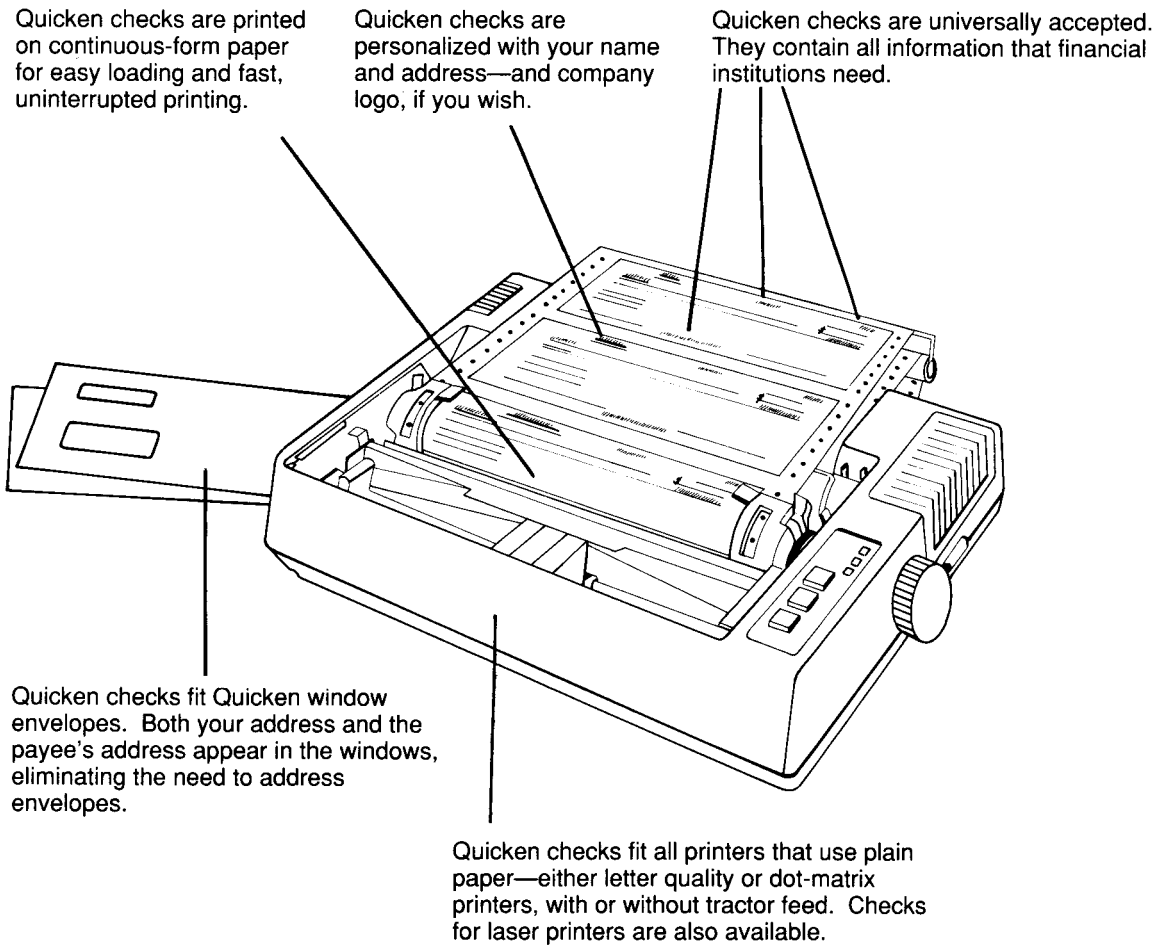
You can use the sample checks enclosed in the Quicken package for practice. To pay bills with Quicken, you'll want to order your own personalized Quicken checks (use the enclosed check order form and see Appendix E for details). The checks you order will come with your name, address, account number, bank name, and all the information required by financial institutions. They are accepted everywhere your checks are accepted now. You need no special permission from your bank to start using Quicken checks. They are economical and fit all printers including laser printers.

Some printers waste the first check. If yours does, order Quicken Forms Savers™, which enable your printer to print on the very first check.

For complete information on Quicken checks, Forms Savers, and other supplies, see the Supplies Order Form enclosed in your Quicken package, or choose **Order Supplies** from the **Activities Menu**.

## Quicken checks and your printer

The illustration below identifies some key features of Quicken paper checks positioned in a typical printer. Take a moment to study the illustration; then follow the instructions under “Selecting the Print Checks feature” later in this chapter for positioning checks in your printer.



**Figure 4-1. Quicken checks in a typical printer.**

## ***Check formats***

Quicken checks come in two formats: continuous-form checks for easy insertion and fast, uninterrupted printing in traditional printers, and laser checks for use with printers such as the Hewlett-Packard LaserJet™.

All Quicken checks fit Quicken window envelopes; both your address and the payee's address appear in the windows, eliminating the need to address envelopes.

When you use Quicken to write checks, you print them on printer-ready personalized checks that you order from Intuit. You can use the sample checks enclosed in the Quicken package for practice.

This chapter tells you all you need to know about printing checks, including how to:

- Order checks and supplies
- Position the checks in your printer
- Print your checks
- Correct printer problems.

## ***Ordering checks and supplies***

In order to use Quicken to write and print checks, you'll want to order supplies soon. Supplies available from Intuit include:

- **Personalized Quicken checks**  
Quicken checks come with your name, address, account number, bank name, check numbers, and all the information required by financial institutions. Intuit guarantees that they will be accepted everywhere your checks are accepted now. They are economical, and fit all printers (other than thermal-paper printers) and come in both regular and voucher style.
- **Forms Savers**  
Some printers, particularly those with tractor feed, waste the first check. Quicken Forms Savers allow your printer to print on the very first check, saving you money.
- **Window envelopes**  
Quicken window envelopes are specially designed to work with Quicken checks. Both your address and the payee's address printed on the check show through the envelope's windows, eliminating the need to address envelopes, and saving you time.

You'll find a Supplies Order Form enclosed in the Quicken package. Use it to order your checks and envelopes.

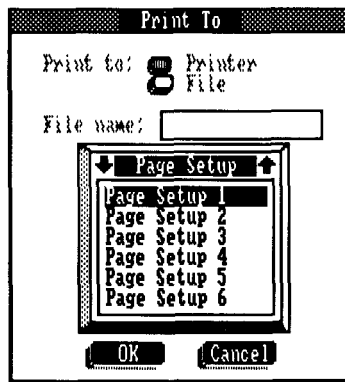
If you don't have an order form—or if you need another—you can print one on your printer. For instructions, choose **Order Supplies** from the **Activities Menu** after you start Quicken, and follow the directions that appear on the screen.

### Selecting the *Print Checks* feature

Printing checks is easy with Quicken.

#### To print checks:

1. Choose **Write Checks** from the **Activities Menu**. Quicken displays the Write Checks screen.
2. From the **File Menu**, choose **Print Checks**. Quicken displays the **Print To** dialog box (Figure 4-2).



**Figure 4-2.** Print To dialog box.

3. Select the **Page Setup** you want. **Page Setup** controls margins, the number of lines you print per page, and type size. If this is the first time you have printed checks with Quicken, just choose Page Setup 1, which works for most printers. Full details about **Page Setup** are available in Chapter 14, *Changing Settings*.

**Note:** You cannot print checks to a filename on disk; the **File** button is unavailable (grayed out) when printing checks. The **Page Setup** dialog box is used only to select a **Page Setup**.

4. When you have selected a **Page Setup**, press the on-screen **OK** pushbutton in the **Print To** dialog box; Quicken displays the **Print Checks** dialog box (Figure 4-3).

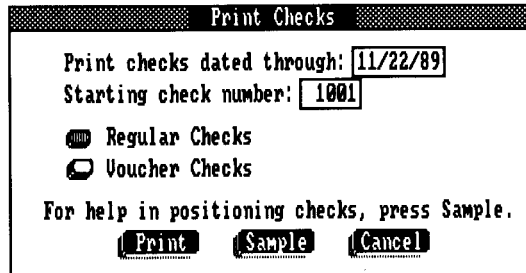


Figure 4-3. Print Checks dialog box.

## Print Checks dialog box

You tell Quicken which checks to print at the **Print Checks** dialog box.

### Print checks dated through

You can print checks through any date. By setting this date *past* the current date, you can print postdated checks. See Chapter 10, *Postdating Checks*, for more information.

### Starting check number

You set the first check number for Quicken to use. Quicken remembers the number of the last check it printed and remembers what number to start with next time.

### Regular Checks or Voucher Checks

Press one of these on-screen buttons. Voucher checks have a blank stub, or voucher, at the bottom of each check. Regular checks do not. Typically, you would use the voucher to itemize what the check covers, for example, a list of invoice numbers and amounts (see Chapter 9, *Split Transactions*). If you want a second copy of a check for your own records, order two-part checks that make a carbonless copy of every check you print.

### Print

Press the on-screen **Print** pushbutton to begin printing checks.

### Sample

Press the on-screen **Sample** pushbutton to use Quicken's patented alignment method to run a test to see if your checks are aligned correctly in the printer; Quicken will realign checks automatically if necessary (U.S. Patent # 4725156).

### Cancel

Press the on-screen **Cancel** button to return to the Write Checks screen without printing anything.

## Printer setup

Choose **Page Setup** from the **File Menu** to create a special **Page Setup**—margins, type size, etc.—for printing checks. Chapter 14, *Changing Settings*, contains complete information about **Page Setup** and changing Quicken's settings.

---

**Quicken tip:** It's a good idea to try printing with Quicken *before* making any setup changes. Since the program comes ready to work with most popular printers, you'll probably find that you won't have to change a thing.

---

## Positioning checks in your printer

Before you begin printing, you must load checks into the printer and position them so that the printing starts in the first field of the check (the date). The first time you print with Quicken, you should have Quicken print a sample check to help you determine the correct alignment.

### To position checks in your printer:

1. Load the checks into your printer just as you would any continuous-form computer paper. Be sure that your printer is turned on and is on line or "selected."
2. With the **Print Checks** dialog box on screen, press either the on-screen **Regular Checks** or **Voucher Checks** button, depending on which format you are using. Press the on-screen **Sample** pushbutton.
3. Quicken prints a sample check. The Sample Check dialog box appears. **DO NOT MOVE THE CHECKS UP OR DOWN IN THE PRINTER;** Quicken will do this for you.
4. Without moving the checks in the printer, look at the printed sample check. You will see a series of XXXX's typed in for the **Date** and the **Amount**, the word Payee typed in for the **Pay to the Order of** field, and the words "This is a void check" typed in the **Memo** field. If the check printed correctly, the type should rest *just above the lines* on the check.

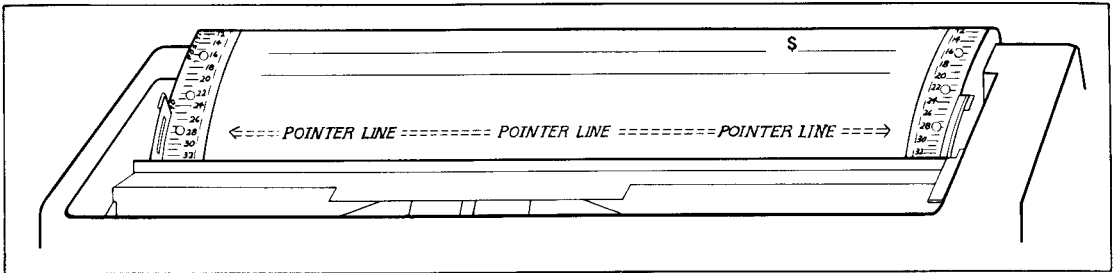


**If the sample check is printed correctly:**

Press the on-screen **OK** pushbutton and follow the instructions given in “Printing your checks” later in this chapter.

**If the sample check is NOT printed correctly:**

Look at the line labeled **POINTER LINE** on the check. The arrows at each end of the line point to numbers printed along the edges of the check in the tear-off strip. Note the number that the arrows point to. This is the position number.



**Figure 4-4. The Pointer Line as it appears when printing a sample check.**

---

**Quicken tip:** DO NOT move the checks in the printer by hand. Doing so after the sample check is printed will interfere with Quicken’s automatic alignment.

---

Type the position number in the **Position number** window. Press the on-screen **OK** pushbutton. Quicken automatically advances the checks in the printer as necessary and prints another sample check.

The vertical positioning of the check should be almost perfect. At this point, you can make any final adjustments, including side-to-side positioning, by hand. If a half-line adjustment is needed—for example, if the printing is *slightly* above the line—use the knob on the side of your printer to move the check up a half line. If the printing is too far to the right or left, move the checks to the right or to the left. Now is a good time to note the correct position of the check for future positioning (see below).

**When the checks are positioned correctly:**

Press the on-screen **OK** pushbutton to continue with the check-printing process.

### ***Note check positioning for future printing***

Once your checks are positioned correctly, look for a way to align a visible part of your printer, such as the sprocket cover or tear-off bar, with one of the position numbers at the edge of the check. After you've found something to use as an alignment cue, make a note of it. Then you'll be able to align your checks visually each time you load your printer, and you won't have to go through the process of printing another sample check.

### ***Printing your checks***

After you have properly aligned your checks, Quicken again displays the **Print Checks** dialog box as in Figure 4-3. The **Print checks dated through** area is highlighted.

1. Type in the date through which you want to print checks. The default is the current date. You can print postdated checks by typing a future date here.
2. Select the **Starting check number** field, and type in the number of the first check you want printed. The first time you use Quicken, the check number appears as 1001. If that is not correct, press  or  to advance or reduce the number by one, or type in a different starting number. After you have printed checks with Quicken once, the program remembers the last check number you printed, and automatically proposes the next number in series as your new starting number each time you print checks.
3. Press either the **Regular Checks** or **Voucher Checks** on-screen button depending on which format of check you are using.
4. Press the on-screen **Print** pushbutton. Quicken prints the selected checks.

When your checks are done, a window asking **Did checks print OK?** appears. Now you can look over your printed checks and reprint any that are printed incorrectly.

#### **If all the checks printed correctly:**

Press the on-screen **OK** pushbutton. Quicken returns you to the Write Checks screen, where you can continue writing checks.

**If any checks printed incorrectly:**

1. Type in the number of the first incorrectly printed check (Quicken shows you the range of check numbers of the checks it attempted to print). If *none* of the checks printed correctly, the number you type in is the starting check number for this run.
2. Press the on-screen **OK** pushbutton. Quicken returns you to the **Print Checks** dialog box, where you can perform the check alignment test again if necessary.
3. When you have finished realigning your checks, press the on-screen **Print** pushbutton. Quicken reprints the incorrect checks.

---

**Quicken tip:** If you need to reprint incorrectly printed checks at some *later* date, you can do so by going to the Check Register, finding the check you want to reprint, and typing an asterisk (\*) in the Number (Num) column. Quicken replaces the check number with a row of asterisks and considers the check unprinted. Record the transaction. You can then go to the Write Checks screen and print the check. Similarly, to *prevent* Quicken from printing a check you've written, delete the asterisks from the Num column in the Check Register.

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When you change a check number to asterisks to reprint a check, any address the original check may have had is deleted. To add an address to the check after changing the check number to asterisks, go to the Write Checks screen and scroll through the checks until you find the one you want. Then type in the address and press the on-screen **Accept** pushbutton.

## ***Printing postdated checks***

Quicken lets you postdate checks and print them now or later. To print postdated checks, type the date of the checks through which you want Quicken to print in the **Print checks dated through** field of the **Print Checks** dialog box.

Postdated checks whose dates have come due will be printed automatically whenever you print checks. For more information, see Chapter 10, *Postdating Checks*.

## ***Correcting printing problems***

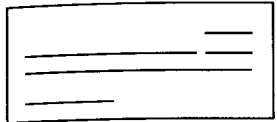
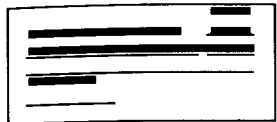
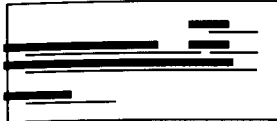
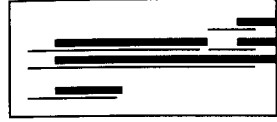
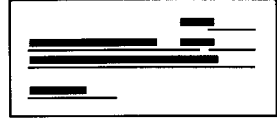
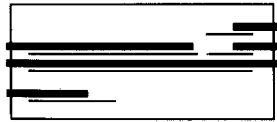
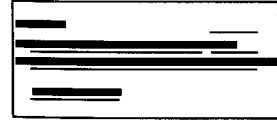
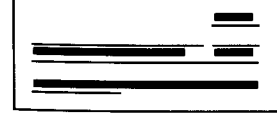
Some of the most common printing problems and their solutions are listed in the following chart. If you continue to have problems, consult your printer manual or call Intuit Technical Support at (415) 322-0590.

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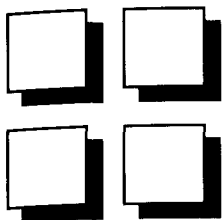
**Quicken tip:** If you notice a problem while your checks are being printed, you can stop the printing process by pressing **[Esc]** or by pressing the **Cancel** pushbutton. Quicken tells you that printing is interrupted; press **OK** to resume printing or press the on-screen **Cancel** pushbutton or **[Esc]** to stop printing completely (you cannot resume after pressing **Cancel** or **[Esc]**).

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If your printer continues to print after you press the on-screen **Cancel** pushbutton or press **[Esc]**, your printer probably has a buffer. A buffer enables the printer to continue printing even after the computer tells the printer to stop. To stop this kind of printer quickly, turn the printer's power switch off.

	Problem	Solution
	Printer doesn't print.	Check equipment. Connect cable securely to printer and computer. Make sure Quicken is set to print to the correct printer port (e.g., LPT1) on the <b>Setup Printer</b> dialog box of the <b>Setup Accessory</b> . See Chapter 14, <i>Changing Settings</i> .
	Print falls too high or too low on the check.	Move checks up or down. See "Positioning checks in your printer" on page 4-6.
	Print is too far left.	Reposition checks horizontally. Move checks to the left.
	Print is too far right.	Reposition checks horizontally. Move checks to the right.
	Print is OK on left side but doesn't reach right side.	"Pitch" setting is wrong. See Chapter 14, <i>Changing Settings</i> . Readjust Quicken to 12 characters per inch.
	Print is too long on both left and right sides.	Pitch setting is wrong. See Chapter 14, <i>Changing Settings</i> . Readjust Quicken to 10 pitch.
	Date printed on left of check.	Pitch setting is wrong. See Chapter 14, <i>Changing Settings</i> . Readjust Quicken to 10 pitch.
	Print is double-spaced.	Turn on the Line feed filter on the <b>Setup printer</b> dialog box of the <b>Setup Accessory</b> . See Chapter 14, <i>Changing Settings</i> .

## Chapter 4. Printing Checks



## Chapter 5

# Using the Check Register

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### The Check Register

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### Adding transactions to the Check Register

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### Reviewing the Check Register

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### Revising the Check Register

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### Changing the balance

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### Printing the Check Register

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### More features

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The Check Register is Quicken's record of your checking account. Quicken's Check Register looks and works like your paper check register. When you press the on-screen **Accept** pushbutton to record a check at the Write Checks screen, it appears in the Check Register and becomes a permanent part of your records.

You can use the Check Register to record all other transactions that affect the balance in your checking account. These include checks written by hand, automatic teller machine (ATM) transactions, electronic transfers, deposits, and checking account fees and interest. In addition, you can use the Check Register to keep a record of transactions that don't involve your checking account. These include credit card and cash transactions, and business transactions that don't affect cash. For more information, see Chapters 15, 16, and 17, *Home Uses of Quicken* and *Business Uses*.

## The Check Register

You add transactions to the Check Register by typing in the appropriate information and pushing the on-screen **Accept** pushbutton to record it. You can change or delete any kind of transaction that you have recorded in the Check Register. As you work, Quicken arranges your transactions in chronological order and calculates your new balance. You can review or print out the Check Register any time you want.

### Displaying the Check Register

Choose **Check Register** from the **Activities Menu**. You can also press **Ctrl+R**. Quicken displays the Check Register. Figure 5-1 shows the different parts of the Check Register.

### Moving around the Check Register

The transaction with the dark box around it is the currently selected transaction. The box is called the selection box. All typing or other changes (such as deleting) affect only the selected transaction. There are several ways to move around the Check Register and select different transactions.

#### With a mouse:

- Click a particular transaction with the mouse. Quicken moves the selection box to that transaction; you have selected it.
- Click the *up arrow* and *down arrow* at the ends of the scroll bar with the mouse. Quicken moves the selection box up or down the Check Register by one transaction.
- Click the scroll bar above or below the elevator box. Quicken moves the selection box up or down the Check Register by one page (six entries).
- Drag the elevator box up or down the scroll bar with the mouse. Quicken moves its selection box to that relative position in the Check Register when you release the mouse button.

#### With the keyboard:

- Press **↑** or **↓** on the keyboard. Quicken moves the selection box up or down one transaction.
- Press **PgUp** or **PgDn** on the keyboard. Quicken moves the selection box up or down the Check Register by one page (six entries).



- Press **Ctrl** + **↑** or **Ctrl** + **↓** to move the selection box to the first transaction of the previous or the next month.
- Press **Ctrl** + **Home** or **Ctrl** + **End** to move the selection box to the beginning or to the end of the Check Register.

Quicken puts transactions in chronological order.

Opening Balance: initial deposit or the balance carried forward from paper check register.

Use the C (cleared) Column to check off cleared transactions when you reconcile your account.

Amount of deposit.

Number of a printed or handwritten check.

Top line for Payee, bottom for Memo.

Asterisks indicate checks written but not yet printed.

Enter new transactions at the end of the Check Register.

Jan 19, 1990 12:30 am Quicken - C:\DESK\IST\_BANK Help F1

File F2 Edit F3 Search F4 Quick Entry F5 Activities F6 ! F9 X F10

DATE	NUM	PAYEE/MEMO	PAYMENT	C	DEPOSIT	BALANCE
		BEGINNING				
11/18 1989		Opening Balance		X	2,500.00	2,500.00
11/22 1989	328	Pathway Market Food for Office Party	32.24			2,467.76
11/22 1989		Bob's Office Supply New desk and chair	586.24			1,881.52
11/22 1989	*****	Big Time Telephone Co. Phone service deposit	100.00			1,781.52
11/22 1989						
		END				

Ending Balance: \$1,781.52

Accept

Amount of check or payment.

Quicken calculates new balance after each transaction.

Figure 5-1. Quicken's Check Register.

## Adding transactions to the Check Register

You type transactions into the Check Register in much the same way you fill in a blank check at the Write Checks screen. Transactions you add to the Check Register may be bank fees, automatic teller machine (ATM) transactions, deposits, or checks you have written by hand. You should add any transaction that affects the balance in your account to the Check Register. Always add transactions to the last blank transaction area at the bottom of the Check Register. Quicken will move it to the correct chronological location in the Check Register for you. All transactions fall generally into two categories, deposits and payments.

### To add a transaction to the Check Register:

1. Make sure you're displaying the Check Register. Choose **Check Register** from the **Activities Menu**.
2. Drag the elevator box to the bottom of the scroll bar or press **Ctrl+End** to display the last transaction in your Check Register. You have reached the last transaction when you see the End Bar and the blank Check Register transaction.
3. If not already selected, select the blank Check Register transaction.

---

**Quicken tip:** If you find that there is no blank transaction at the bottom of the Check Register, it's because you have written—but not yet recorded—a transaction. Press the on-screen **Accept** pushbutton to record the transaction. Quicken will then display a blank transaction.

---

4. Type in the transaction that you wish to enter.
  - To move the text entry cursor from field to field, press **Tab** or check the field you want to move to.
  - Use **→** and **←** to move the cursor one space at a time.
  - You can correct any typing mistake you make. See "Correcting mistakes," page 3-5.
  - If you type in an incorrect date, for example, February 35, Quicken tells you you've entered an "invalid date" and won't let you move on until you've corrected it.
5. When you are satisfied with the information you've typed into the blank transaction, press the on-screen **Accept** pushbutton. Quicken moves your transaction to its proper place in chronological order, then creates a new blank Check Register transaction, and moves the selection box to it. By pressing the on-screen **Accept** pushbutton, you make the transaction a permanent part of your records. (You can alter and delete entries after you have accepted them. See "Revising the Check Register," page 5-11.)

## *How Quicken organizes your transactions*

Each time you record a transaction, Quicken automatically places the transaction in chronological order in the Check Register and recalculates all subsequent balances. This keeps your records in order no matter when you enter transactions.

For example, suppose the date at the end of the Check Register is 2/27/89 and you want to enter an automatic teller machine (ATM) withdrawal made on 2/10/89. All you have to do is type the transaction at the end of the Check Register with a date of 2/10/89 and press the on-screen **Accept** pushbutton to record it. Quicken automatically moves the transaction where it belongs.

Quicken keeps transactions in order first by date and then by check number *within* that date. Transactions without check numbers appear in the order (within the date) in which you entered them. Whenever Quicken moves a transaction into chronological order, the word MOVING appears next to RECORDING when you record the transaction.

## ***Typing a deposit into the Check Register***

A deposit is any money *added* to your account. Deposits include interest or transfers into the account.

### **To enter a deposit:**

1. Move to the blank Check Register transaction just above the End Bar. Move the cursor to the Date column.
2. To change the date, use **+** or **-**; or highlight the date with the mouse and delete; or backspace to delete and retype—just as you do when filling out a check.
3. Press **Tab** *twice* to move to the Payee/Memo column, or click the Payee/Memo column to move the cursor there.
4. Type in the word *Deposit* (or any other identifying word or phrase you want).
5. Press **Tab** *three* times to move the cursor to the Deposit column (you can also click the Deposit column to move the cursor there).
6. Type in the amount of the deposit just as you would type in the amount on a check. Remember, type the amount *without* dollar signs or commas.
7. When you are satisfied with the deposit amount, press **Tab**. Quicken moves the cursor to the Memo line—the second line in the Payee/Memo column. You can also click the Memo line.

8. Type in a memo, if you wish. Memos are optional. You can use the Memo line to categorize different kinds of deposits—such as paycheck or interest—or to write a note to yourself. See Chapter 8, *@Categories*, for more information on Quicken's categories.
9. Press the on-screen **Accept** pushbutton to record your deposit. Quicken moves your transaction into proper chronological order.

---

**Quicken tip:** You can add a longer memo to a transaction. Use Quicken's **Split Transaction** dialog box as a memo pad. Here's how:

1. When it's time to type in your Memo line information, choose **Split Transaction** from the **Edit Menu**. Quicken displays its **Split Transaction** dialog box. You can also use the accelerator key combination, **Ctrl+S**.
2. Type your extended memo into the lines of the **Split Transaction** dialog box.
3. When you're satisfied with your typing, press the on-screen **OK** pushbutton. Quicken closes the dialog box and saves your extended memo.

**Or**

Press the on-screen **Cancel** pushbutton. Quicken closes the dialog box and does not save the extended memo information. For more information on Split Transactions, see Chapter 9.

---

### ***Typing a payment in the Check Register***

A payment is any money subtracted from your account, for example, withdrawals, checks, or service charges.

#### **To type a payment in the Check Register:**

1. Move to the blank Check Register transaction just above the End Bar. Move the cursor to the Date column.
2. To change the date, use **+** or **-**; or highlight the date with the mouse and delete; or backspace to delete and retype—just as you do when filling out a check.

3. Press **Tab** to move to the Num column, or click on the column. If the transaction you are typing in is a handwritten check, type in the actual check number. If the transaction is normally not numbered (for example, an ATM withdrawal), just bypass the Num column by moving on to the next step.

---

**Quicken tip:** Press **+** when the cursor is in the Num column and Quicken automatically enters a check number one greater than the last one you entered into the Check Register. Once you have displayed a check number this way, **+** increases it and **-** decreases it.

---

4. Press **Tab** to move to the Payee/Memo column, or click the Payee/Memo column to move the cursor there.
5. Type in the payee's name (or any other identifying word or phrase you want).
6. Press **Tab** to move the cursor to the Payment column (you can also click the Payment column to move the cursor there).
7. Type in the amount of the payment just as you would type in the amount on a check. Remember, type the amount *without* dollar signs and commas.
8. When you are satisfied with the payment amount, press **Tab** *three* times. Quicken moves the cursor to the Memo line—the second line in the Payee/Memo column. You can also click the Memo line.
9. Type in a memo, if you wish. Memos are optional. You can use the Memo line to categorize different kinds of expenditures—such as groceries, clothing, or utilities—or to write a note to yourself. See Chapter 8, *@Categories*, for more information on Quicken's categories.
10. Press the on-screen **Accept** pushbutton to record your payment. Quicken moves your transaction into proper chronological order.

## Reviewing the Check Register

You can review your Check Register at any time. You can move the selection box through the Check Register by transaction, by page, or by month, and go to the beginning or end of the Check Register by using Quicken's scrolling keys and scroll bar. To find specific transactions, you can use Quicken's **Find** and **Go to Date** features.

## Using the scrolling keys

**Press:**

**↑** or **↓**

**PgUp** or **PgDn**

**Ctrl**+**↑** or **Ctrl**+**↓**

**Ctrl**+**Home**

**Ctrl**+**End**

**To do this:**

Move up or down one transaction at a time.

Move up or down one screen at a time (six Check Register entries).

Move to the beginning of the previous/next month.

Move to the beginning of the Check Register.

Move to the end of the Check Register.

---

**Quicken tip:** If you have a mouse, you can also use the scroll bar to move through the Check Register.

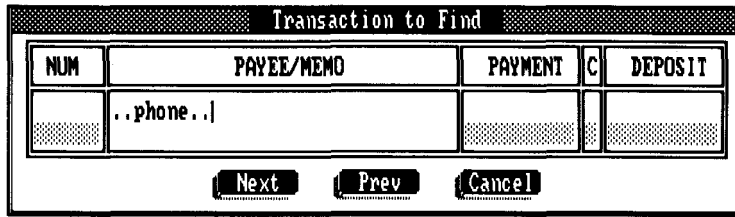
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## Using Find

The **Find** feature on the **Search Menu** locates specific transactions without scrolling through the entire Check Register. You can find a transaction even if you don't know all the information contained in the transaction.

**Note:** You can also use **Find** at the Write Checks screen to find a specific check that has been written but not yet printed.

To find a particular Check Register transaction, display Quicken's **Transaction to Find** dialog box and type in *search criteria* following a few simple rules (outlined below). Quicken searches through the transactions in the Check Register and locates the one that matches the criteria you've supplied. If the transaction it finds is not the one you're looking for (you may have several transactions with "Phone Company," for example), you tell Quicken to search forward to find the *next* transaction that matches—or search backward to find the *previous* one, if you find you've gone too far through the Check Register. In this way, you can search through hundreds of transactions very quickly. Figure 5-2 shows the **Transaction to Find** dialog box.



The dialog box is titled "Transaction to Find". It contains a table with five columns: NUM, PAYEE/MEMO, PAYMENT, C, and DEPOSIT. The PAYEE/MEMO column is currently filled with the text "..phone..". Below the table are three buttons: Next, Prev, and Cancel.

NUM	PAYEE/MEMO	PAYMENT	C	DEPOSIT
	..phone..			

Next Prev Cancel

Figure 5-2. Transaction to Find dialog box.

## Rules of the search

You can locate a transaction by matching one or more of the Check Register fields: Num (check number), Payee, Memo, Payment, C (cleared), and Deposit.

- If you enter information in *only one* of the fields (for example, Payee), Quicken finds a transaction in the Check Register that matches that field only—*no matter what is in any other field*.
- If you enter information in two or more of the fields, Quicken finds a transaction in the Check Register that matches *all* criteria.

There may be times you don't know exactly what you're looking for. For example, maybe you wrote a check to Jack's Towing, but remember only the name Jack or that the company did towing. Quicken allows you to search the Check Register following these rules:

**Num** You can enter an asterisk (\*) to find any check that Quicken has not yet printed. You can enter two periods (..) to find any check that has a check number (e.g., Quicken has printed it). Or, you can enter the full check number (for example, 456).

**Payee/Memo** You can type the exact Payee name or Memo information. The top line of the Payee/Memo column is the payee field and the bottom line is the Memo field. If you don't know the full name or memo, you can type in what you do know and use two periods (..) to represent the rest. For example, **..Smith** finds Dr. Smith and William F. Smith. The phrase **..phone..** finds both Phoneland and Mountain Telephone Co.

**Payment** You must enter the exact dollar amount you're searching for.

**C(cleared)** To search for cleared transactions, type an **X** in the **C** (cleared) column. To search for uncleared transactions (transactions for which the **C** column is blank), type a period (.). To search for transactions marked with an asterisk (newly cleared transactions), type an asterisk (\*).

**Deposit** You must enter the exact dollar amount you're searching for.

### To use Find:

1. Choose **Check Register** or **Write Checks** from the **Activities Menu**.
2. Choose **Find** from the **Search Menu**. You can also press **[Ctrl] + [F]**. Quicken displays the **Transaction to Find** dialog box, as in Figure 5-2.
3. Type in a word, number, or phrase that matches the transaction you want to find, according to Quicken's search rules.
4. Press the on-screen **Next** pushbutton to search forward; press the on-screen **Prev** pushbutton to search backward. Quicken locates the transaction in the Check Register or Write Checks screen (if it exists), and selects it.

### Or

Press the on-screen **Cancel** pushbutton to leave the **Transaction to Find** dialog box without finding any transaction.

5. To find the next transaction that matches your search criteria, choose **Find Next** from the **Search Menu** (or press **[Ctrl] + [N]**). To find the most immediate previous transaction that matches your search criteria, choose **Find Previous** from the **Search Menu** (or press **[Ctrl] + [P]**). Quicken uses the same criteria you last entered in the **Transaction to Find** dialog box.

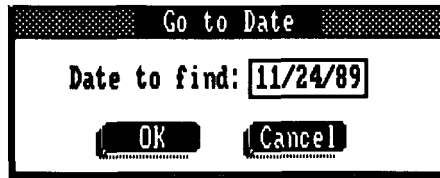
## Using Go to Date

Use the **Go to Date** feature to find transactions by date.

### To use Go to Date:

1. Choose the **Check Register** from the **Activities** menu.
2. From the **Search Menu**, choose **Go to Date**, or press **[Ctrl] + [G]**. Quicken displays its **Go to Date** dialog box, as in Figure 5-3.





**Figure 5-3. Go to Date dialog box.**

3. Type the date you want to find in the **Date to find** field.
4. Press the on-screen **OK** pushbutton. Quicken searches through the Check Register and locates the first transaction it finds in the search with the date you typed in. This could be the first or last in the series, depending on the direction of the search. If there is no transaction with the date you specify, Quicken goes to the one that is closest to (and earlier than) that date.

**Or**

Press the on-screen **Cancel** pushbutton. Quicken leaves the **Go to Date** dialog box and locates no transaction.

---

**Quicken tip:** You can also use **Find** and **Go to Date** to find unprinted checks while you are at the Write Checks screen. The feature works as it does in the Check Register.

---

## ***Revising the Check Register***

You can change or delete any transaction in the Check Register. When you have finished making changes, press the on-screen **Accept** pushbutton to record the changes. Quicken recalculates all subsequent balances, if necessary.

**To change a transaction:**

1. In the Check Register, select the transaction you want to change.
2. Select the part of the transaction you want to change—check number, payee, memo, cleared status, etc. You can also use **Tab** to move from field to field within each Check Register transaction and make the desired changes.
3. Press the on-screen **Accept** pushbutton to record the changes in the Check Register.

### To delete an entire transaction:

1. In the Check Register, select the transaction you want to delete.
2. Choose **Delete Transaction** from the **Edit Menu**. You can also press **Ctrl+D**. Quicken asks for confirmation before it deletes the transaction. Press the on-screen **YES** pushbutton to confirm. Quicken deletes the selected transaction and recalculates all subsequent balances. Or, press the on-screen **NO** button, and Quicken returns to the transaction in the Check Register without deleting it.

---

**Quicken tip:** Once you have deleted a transaction, you cannot recover it. Be sure you want to delete a transaction before you press the on-screen **YES** pushbutton.

---

## Changing the balance

The only column in the Check Register that you cannot change by normal editing is the Balance column. If you want to change the balance, you must add a payment or deposit transaction to the Check Register.

### To adjust the balance:

1. Select the last blank Check Register transaction (press **Ctrl+End**).
2. Change the date if you wish.
3. Move to the Payee field. Type in the words *Balance Adjustment* (or whatever designation you want).
4. Follow the steps below to increase or decrease your balance.

### To increase your balance:

- Type the amount of the increase in the Deposit column and press the on-screen **Accept** pushbutton to record it. Quicken calculates your new balance.

### To decrease your balance:

- Type the amount of the decrease in the Payment column. Press the on-screen **Accept** pushbutton to record it. Quicken calculates your new balance.

## Printing the Check Register

You can print transactions from any portion of your Check Register—a day, a week, a month, a year, or more. You then have a printed record of the period of time covered.

### To select Print Register:

1. Display the Check Register by choosing **Check Register** from the **Activities Menu**, or by pressing **Ctrl+R**.
2. From the **File Menu**, choose **Print Register**. Quicken displays the **Print To** dialog box, as in Figure 5-4. For more information about the **Print To** dialog box, see Chapter 14, *Changing Settings*.

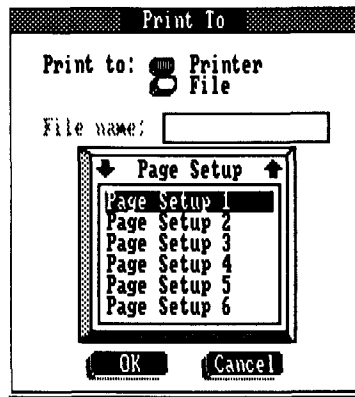


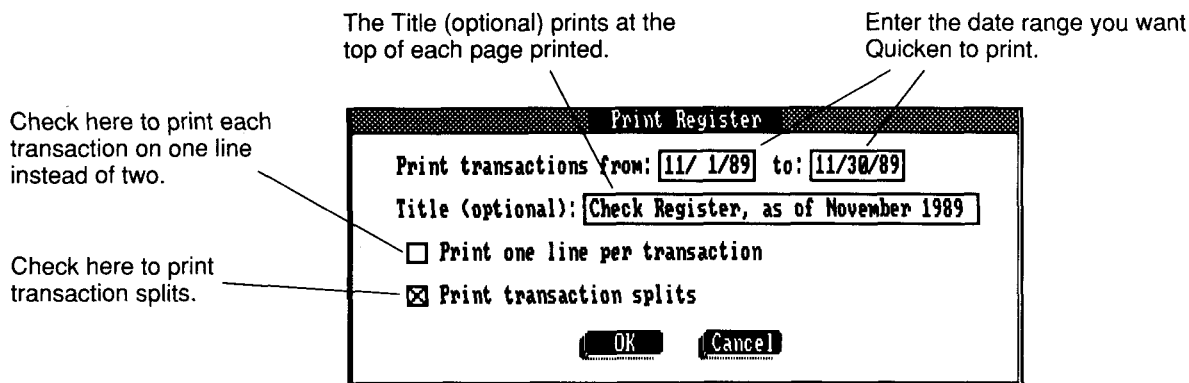
Figure 5-4. Print To dialog box.

### To print to a printer:

1. Press the **Printer** button. Press **Tab** to move to the Page Setup list.
2. Select the Page Setup you want to use for this printing. You can use **↑** and **↓** to select a Page Setup, or you can click the appropriate Page Setup with the mouse.
3. Press the on-screen **OK** pushbutton. Quicken displays the **Print Register** dialog box.

### To print to a file:

1. Press the **File** pushbutton. Press **Tab** to move to the **File name** field.
2. Type the pathname and filename to which you want Quicken to print.
3. Press the on-screen **OK** pushbutton. Quicken displays the **Print Register** dialog box.



**Figure 5-5. Print Register dialog box.**

4. Select the **from** and **to** Date fields and type in the date range of transactions you want Quicken to print.
5. Select the **Title** field if you want to type in a title, such as CHECK REGISTER, AS OF NOVEMBER 1989.
6. If you want each transaction to print on one line instead of two, check the box next to **Print one line per transaction**.
7. If you want to print transaction splits, check the box next to **Print transaction splits**.
8. When you are satisfied with your print settings, press the on-screen **OK** pushbutton. Quicken begins printing the Check Register.

## ***More features***

Now that you know the basics of using the Check Register, you can use many of Quicken's advanced features. These include:

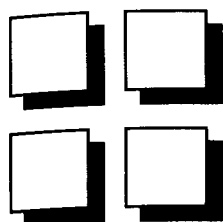
**Memorize and Recall**, which reduces the number of keystrokes needed to type recurring transactions such as paycheck deposits and mortgage payments. (See Chapter 6.)

**@Categories**, which helps you keep track of where your money is coming from and where it is going. (See Chapter 8.)

**Split Transactions**, which allocates a single transaction to different @Categories. You can also split transactions already recorded in the Check Register, if you wish. (See Chapter 9.)

**Postdating**, which lets you enter transactions now that will affect your balance in the future. (See Chapter 10.)





## Chapter 6

# Memorizing Transactions

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**Memorizing transactions**

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**Recalling memorized transactions**

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**Changing memorized transactions**

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**Deleting memorized transactions**

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**Printing the Memorized Transactions List**

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In this chapter you'll learn how to use one of Quicken's most valuable time-saving features—**Memorized Transactions**. This feature allows Quicken to memorize checks and other transactions that you write repeatedly (for example, mortgage payments, utility bills, and paycheck deposits). When you want to enter such transactions again, you just tell Quicken which one you want, and Quicken types it out for you automatically.

Quicken can memorize any transaction you have typed at the Write Checks screen or in the Check Register. Then when you recall a transaction, with only a few keystrokes you can fill out an entire transaction, or only a few parts (for example, the amount and the memo, or the payee and the address). This allows you to set up “templates” for checks that have similar information in some parts, but different information in others (for example, a check for paying a utility bill where the amount varies from month to month). If you split a transaction, Quicken memorizes the contents of the split *along with* the rest of the transaction.

By using the **Memorize Transaction** and **Recall Transaction** features, you'll eliminate the tedious chore of retyping all recurring transactions. In addition, you'll reduce the chance of error due to typing mistakes.

## Memorizing transactions

When you use the **Memorize Transaction** feature, Quicken saves a copy of the transaction in a separate list. First, type in a transaction at the Write Checks screen or in the Check Register. You can even split the transaction. Quicken memorizes whatever you have typed in that one transaction.

### To memorize a transaction:

1. Type the information you want memorized at the Write Checks screen or in the Check Register—including any split transaction information. Quicken does not memorize the date or check number. Quicken can also memorize existing transactions; in that case, select the transaction you want memorized in the Check Register.
2. From the **Quick Entry Menu**, choose **Memorize Transaction**. You can also press **[Ctrl]+[M]**. Quicken highlights the fields it's about to memorize and displays a simple **OK/Cancel** dialog box to confirm that this is indeed the information you want memorized.
3. If the information you want memorized is highlighted, press the on-screen **OK** pushbutton. Quicken memorizes the highlighted information and flashes the word **MEMORIZING** on the screen. It adds this memorized transaction to the **Memorized Transactions List**. (You can find out how to review this list of memorized transactions in the section, "Recalling memorized transactions," on page 6-6)

### Or

If the information you want memorized is not highlighted, press the on-screen **Cancel** pushbutton. Quicken does not memorize the transaction information, and the highlight disappears. To change the information you want memorized, change or delete the information on the check or Check Register entry, and choose **Memorize Transaction** again.

## Memorize transactions like these

Here are examples of some typical transactions you may want Quicken to memorize. Note that Quicken *does not* memorize the date. When you recall a memorized transaction, the current date always appears on the check and in the Check Register. Find out how to recall memorized transactions in the following section, "Recalling memorized transactions," on page 6-6.



Quicken memorizes the Payee, Memo, and @Category information because that's the information on the check when you choose **Memorize Transaction** from the **Quick Entry Menu**.

Jan 19, 1990 2:58 pm Quicken - 1ST\_BANK Help F1

File F2 Edit F3 Search F4 Quick Entry F5 Activities F6

DATE 12/ 5/89

PAY TO THE ORDER OF Western Bell \$ \_\_\_\_\_ DOLLARS

ADDRESS \_\_\_\_\_

MEMO #415-123-4567 Telephone

The marked information is about to be memorized.

OK Cancel

ACCEPT

Ending Balance: \$2,467.76

**Figure 6-1. Memorizing the check to pay a recurring bill.**

Figure 6-1 shows a check in which all the Payee information and @Categories stay the same from month to month—in this example, a phone bill. Quicken memorizes the highlighted information. If you split the transaction, Quicken memorizes the information in the split as well.

If you want to pay recurring bills with amounts that vary from month to month, fill out only those fields that remain the same each month. Quicken memorizes those fields you've highlighted (see the previous section). After you recall the memorized information and the check is otherwise complete, fill in the current amount. Note that in Figure 6-1, the **Memo** field holds both the telephone number and the @Category @Telephone. If you prefer, you could use the extra message line described in Chapter 14, *Changing Settings*, for the telephone number. The @ sign before the word "Telephone" in the **Memo** field indicates that it is an @Category. (See Chapter 8, @Categories.)

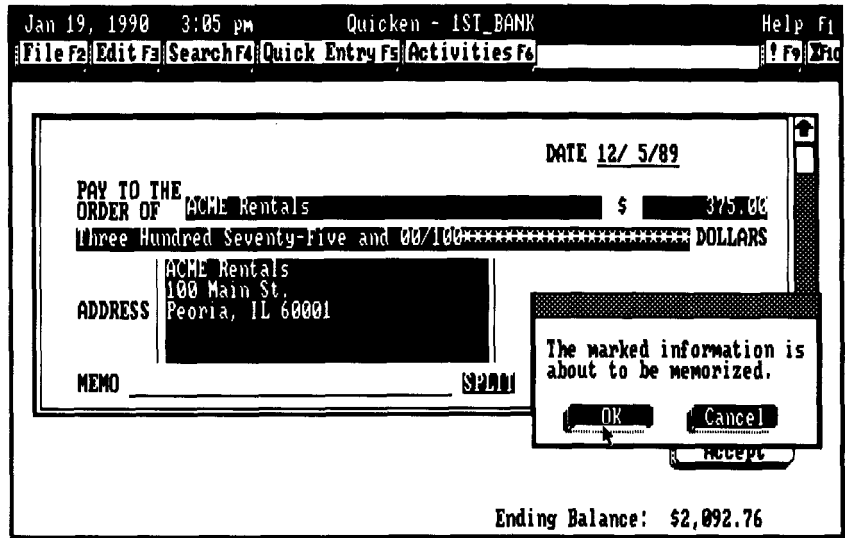


Figure 6-2. A check in which all information stays the same each month.

Figure 6-2 shows a check in which all the information stays the same each month, even the amount. An example of this type of check is a rent or mortgage payment. Quicken memorizes the highlighted information. If you split the transaction, Quicken memorizes the contents of the split as well.

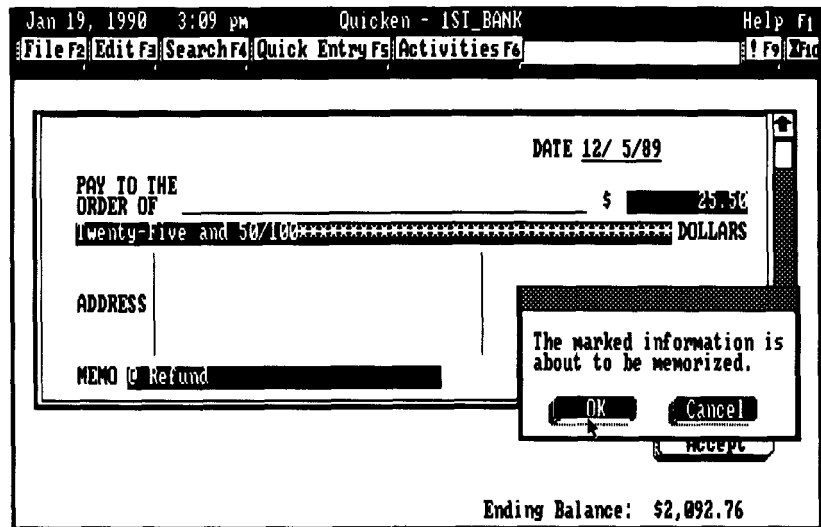


Figure 6-3. Paying the same amount to different payees.

If you want to pay the same amount to different payees—for example, a business sending rebate checks to ten customers—type in the amount and memo, but *not* the payee before you memorize the transaction, as in Figure 6-3. Quicken memorizes *only* the information that you have typed in when you choose **Memorize Transaction** from the **Quick Entry Menu**. When you're ready to recall the memorized transaction, you type in the payee's name and address.

If you recall memorized transaction information at a transaction that already has information in it, Quicken overwrites the fields in that transaction with the corresponding filled-in fields from the memorized transaction.

Jan 19, 1990 3:15 pm Quicken - ISI\_BANK Help F1

File F2 Edit F3 Search F4 Quick Entry F5 Activities F6 ? F9 Exit

DATE	NUM	PAYEE/MEMO	PAYMENT	C	DEPOSIT	BALANCE
11/18 1989		Balance Forward		X	2,500.00	2,500.00
11/22 1989	1001	Pathway Market Food for office party	32.24			2,467.76
11/30 1989		Deposit Interest Earned			37.00	2,504.76
12/ 5 1989	*****	ACME Rentals #415-123-4567 @Telephone	375.00	*		2,129.76
1/30 1990						
		END				

Accept

Ending Balance: \$2,129.76

**Figure 6-4. Recurring deposits and payments in the Check Register.**

You can use memorized transactions to enter recurring deposits and payments into the Check Register, as in Figure 6-4. Quicken can also memorize the transaction's cleared status, which is useful for such entries as bank service charges, which are cleared upon entry. If the Payee/Memo information remains the same, but the amount varies from month to month, leave out the amount when you type in the transaction. Then, when you use the memorized transaction, type in the appropriate amount.

## ***Recalling memorized transactions***

You can recall a memorized transaction at the Write Checks screen or in the Check Register. You can review your memorized transactions by recalling transactions and displaying Quicken's **Memorized Transactions List** without specifically selecting a transaction from the list.

### ***Transaction types***

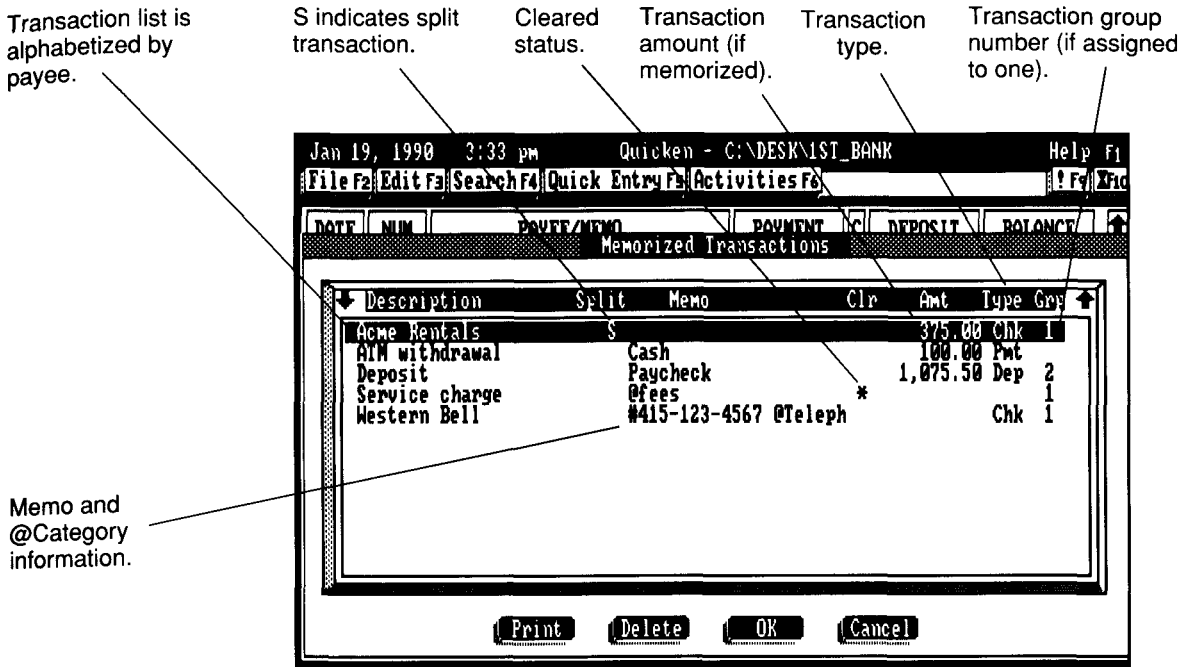
To help you in selecting the correct memorized transaction, Quicken displays three transaction types in the **Memorized Transactions List**:

- **Chk:** Check, memorized at the Write Checks screen.
- **Pmt:** Check Register payment, memorized in the Check Register. This will include handwritten checks entered in the Check Register.
- **Dep:** Deposit to the Check Register, memorized in the Check Register.

The three transaction types are important for another reason: different types of transactions behave differently when included in Transaction Groups (see Chapter 7, *Transaction Groups*). Quicken prints Chk-type transactions as though they were entered at the Write Checks screen; Pmt-type transactions appear as though they were entered in the Check Register (as do Dep-type transactions).

#### **To recall a memorized transaction:**

1. From the **Quick Entry Menu**, choose **Recall Transaction**. You can also press **Ctrl+T**. Quicken displays its **Memorized Transactions List**. Transactions appear in alphabetical order by payee (see Figure 6-5).



**Figure 6-5. Memorized Transactions List.**

2. Select the transaction you want to enter in the Check Register or Write Checks screen. Scroll the list up and down using **PgUp**, **PgDn**, **↑**, or **↓** to highlight the transaction you want to recall. You can also type the first letter of the payee you want.
3. Press the on-screen **OK** pushbutton. The memorized transaction will be entered on your check or in your Check Register entry.  
**Or**  
Press the on-screen **Cancel** pushbutton to return to the Write Checks screen or Check Register without recalling a memorized transaction.
4. Once the memorized transaction is recalled, you can make any changes or additions to the transaction as it appears on the screen.
5. Press the on-screen **Accept** pushbutton to record the transaction as usual.

**Quicken tip:** If you memorize a check at the Write Checks screen—with an address—and then recall it in the Check Register, Quicken enters it into the Check Register without the address.

### ***Saving time when recalling transactions***

Here's how you can save time when recalling transactions:

1. At the Write Checks screen or in the Check Register, *before* choosing **Recall Transaction**, type the first letter or two of the payee for the transaction you want into the Payee field.
2. From the **Quick Entry Menu**, choose **Recall Transaction**, or press **Ctrl+T**. Quicken displays its **Memorized Transactions List** with the first transaction that begins with the letters you typed already highlighted.
3. If the highlighted transaction is the one you want, press the on-screen **OK** pushbutton. If it is not, the one you want should be only one or two entries away. Select it by pressing **↑** or **↓**, and then press the on-screen **OK** pushbutton.
4. Press the on-screen **Accept** pushbutton to enter the transaction you want on a check or in a Check Register entry.

### ***Changing memorized transactions***

To change a memorized transaction, you must first recall the transaction from the **Memorized Transactions List** to the Write Checks screen or the Check Register. Then make your changes and rememorize the transaction. You cannot make changes to the **Memorized Transactions List** directly.

#### **To change a memorized transaction:**

1. Start with a blank check at the Write Checks screen or a blank transaction in the Check Register.
2. From the **Quick Entry Menu**, choose **Recall Transaction**. Quicken displays the **Memorized Transactions List**.
3. Select the transaction you want to change and press the on-screen **OK** pushbutton. Quicken recalls the information to the blank check or Check Register entry.
4. Make your changes directly to the transaction at the Write Checks screen or in the Check Register.
5. From the **Quick Entry Menu**, choose **Memorize Transaction**. Quicken highlights the information in your check or entry and displays the **OK/Cancel** dialog box.

6. Press the on-screen **OK** pushbutton. Quicken asks you if you want to replace the original transaction with the changed transaction, or if you want to add the changed transaction separately to the list and leave the original unchanged.
7. Press the on-screen **Replace** pushbutton to replace the transaction, or press the on-screen **Add** pushbutton to add the changed transaction separately and leave the original unchanged. **Cancel** returns you to the Write Checks screen or Check Register and no change is made to the **Memorized Transactions List**.

---



**Quicken tip:** When you change a memorized transaction, you may also change its transaction type, depending on the screen where you are when you make the change. If you are at the Check Register screen when you change a memorized check, the transaction type will be changed to Pmt or Dep, depending on the amount.

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## ***Deleting memorized transactions***

Deleting an entire transaction from the **Memorized Transactions List** is easy. You select the transaction you want to delete directly from the **Memorized Transactions List** and delete it.

### **To delete a memorized transaction:**

1. From the **Quick Entry Menu**, choose **Recall Transaction**. Quicken displays the **Memorized Transactions List**.
2. Select the transaction you want to delete. Use the scroll bar or  or , or click on the appropriate transaction.
3. Press the on-screen **Delete** pushbutton. Quicken warns you that you are about to delete a memorized transaction, and gives you the options **OK** and **Cancel**.
4. Press the on-screen **OK** pushbutton to delete the memorized transaction. Quicken returns you to the **Memorized Transactions List**.

**Or**

Press the on-screen **Cancel** pushbutton to return to the **Memorized Transactions List** without deleting a transaction.

## Printing the Memorized Transactions List

To print the list of memorized transactions:

1. From the **Quick Entry Menu**, choose **Recall Transaction**. Quicken displays the list of memorized transactions.
2. Press the on-screen **Print** pushbutton in the **Memorized Transactions** dialog box. Quicken displays its **Print To** dialog box (Figure 6-6). Use the **Print To** dialog box to determine whether you print to the printer or a filename on disk, and which Page Setup you use for printing. Chapter 14, *Changing Settings*, has a full explanation of **Page Setup** and tells how to use the **Print To** dialog box.

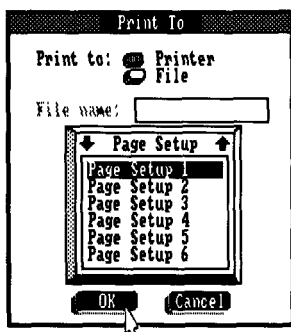
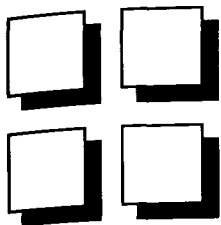


Figure 6-6. Print To dialog box.

3. When you are satisfied with your settings on the **Print To** dialog box, press the on-screen **OK** pushbutton. Quicken begins its printing operation.





## Chapter 7

# Transaction Groups

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**Quicken's reminder system and the Billminder**

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**Setting up a Transaction Group**

---

**Executing a Transaction Group**

---

**Changing a Transaction Group**

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**Deleting a Transaction Group**

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In this chapter you'll learn how to use Quicken's **Transaction Group** feature to type in a group of transactions that are repeated periodically.

Transaction Groups are groups of recurring transactions that you pay or add to your account regularly and at the same time. For example, you may have a mortgage payment, phone bill, electric bill, and car payment all due around the beginning of each month. You can group these transactions, and Quicken will remind you when their due date arrives. When you tell Quicken to pay them, Quicken types in the entire group for you automatically, saving you time and keystrokes, and making sure that you enter those transactions accurately; yet you retain complete control. Once Quicken has entered the transactions, you can edit them or delete any that you don't want to pay at the scheduled time.

You can set up as many as nine different Transaction Groups. A group can contain just a single transaction, such as your weekly paycheck deposit, or many, such as your first of the month bills. You can change the groups, adding or deleting transactions whenever you want.

## Quicken's reminder system and the Billminder

Quicken has a sophisticated system to remind you of transactions you must make. The system reminds you of two important dates:

1. When it is time to print the checks you have postdated.
2. When the scheduled date for a Transaction Group arrives.

This chapter describes how Quicken reminds you about Transaction Groups. Quicken reminds you the same way about checks that it must print. (See Chapter 10, *Postdating Checks*.)

Transaction Groups save you time, ensure accuracy, and serve a scheduling function. They are optional, but useful for recurring expenses for which you may not receive bills. For example, you may owe a monthly mortgage payment or a quarterly tax payment. You can set up a Transaction Group (with only one entry) for each of these transactions. Quicken then reminds you when you must pay them.

Whenever Quicken wants to remind you of checks or Transaction Groups that are due or are about to come due, it uses the **!F9 Messages Menu**. The **Messages Menu** works like any other menu except that its menu choices change. If you have no messages, when you display the **Messages Menu** the only menu choice will be a grayed out **< Empty >**.

When you do have a message, the **!F9** button on the menu bar will flash and will keep flashing until you read your messages. Then when you pull down the **Messages Menu** by pressing **[F9]**, you will see a **Billminder** menu choice. Select **Billminder**, and an **Alarm Message** dialog box will appear telling you whether you have checks due or a Transaction Group due or both, as in Figure 7-1. After you have read the message, press the on-screen **OK** pushbutton. The message will go away and the **!F9** button on the menu bar will no longer flash.

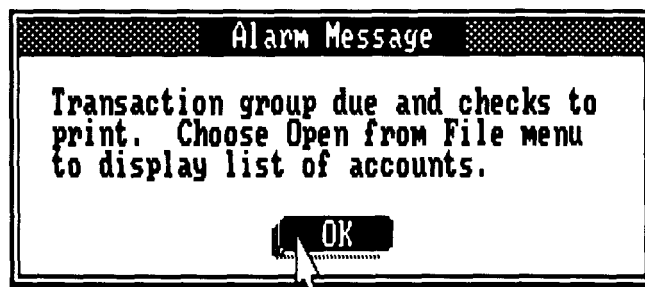


Figure 7-1. Alarm Message dialog box.

If you are a hard disk user, you will also see a reminder from the Billminder system when you first turn on your computer if you have checks to pay or Transaction Groups due—if you installed the Billminder program when you installed Quicken onto your hard disk (see Chapter 1, *Getting Started*). Every time you turn on your computer, the Billminder program will check to see if you have checks to pay or Transaction Groups due and, if so, will display a message.

If you don't use your computer often, you can increase the time the Billminder system looks ahead to remind you of upcoming due dates. For example, if you use your computer only once a week, you'll want the Billminder system to remind you of any checks or Transaction Groups due today or within the next six days. For more information, see Chapter 14, *Changing Settings*.

## ***Setting up a Transaction Group***

Transaction Groups make it easy for you to enter a number of transactions that come due at the same time. They can also serve a valuable scheduling function and warn you when payments (for which you may or may not receive bills) come due.

You can set up as many as nine different Transaction Groups. Each Transaction Group can hold an unlimited number of transactions.

### **To set up a Transaction Group:**

1. Memorize each transaction you want to include in the group. See Chapter 6, *Memorizing Transactions*.
2. From the **Quick Entry Menu**, choose **Set Up Transaction Group**. Quicken displays the **Select Transaction Group to Modify** dialog box, as in Figure 7-2. You use this dialog box to create a new Transaction Group or to modify an existing group by adding or deleting a transaction.

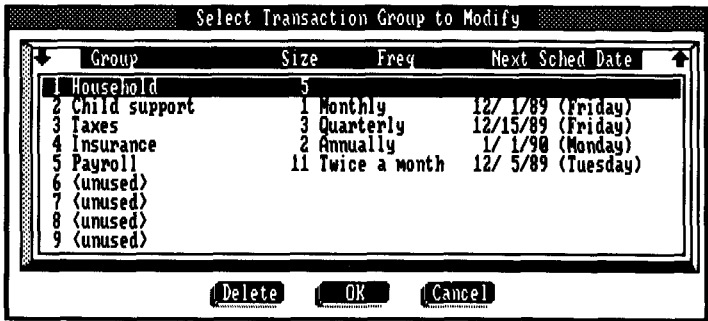


Figure 7-2. Select Transaction Group to Modify dialog box.

- 3. Select the first “unused” group and press the on-screen OK pushbutton. Quicken displays its **Describe Group** dialog box, as in Figure 7-3.

Press an on-screen button to select the frequency with which you plan to enter the group.

Enter the next scheduled date you plan to enter the group.

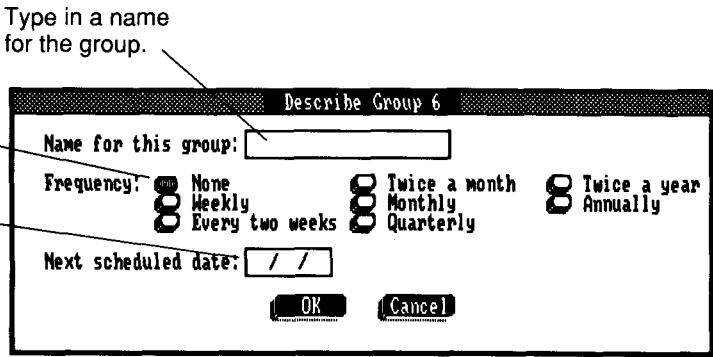


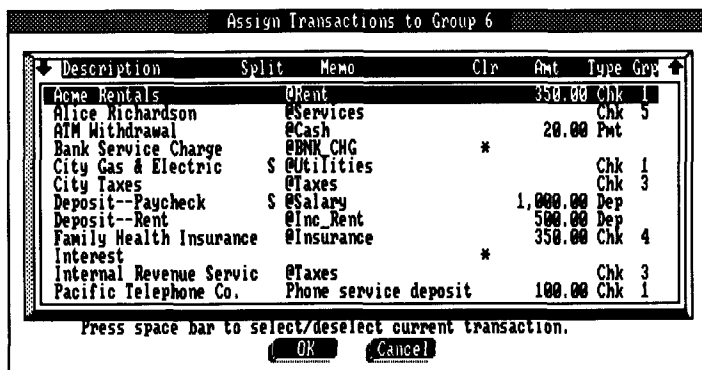
Figure 7-3. Describe Group dialog box.

- 4. Type in a name for the group of transactions you are entering, for example, “Household” or “Payroll.”
- 5. Press one of the eight on-screen buttons representing the eight frequencies. This tells Quicken how often to remind you to enter the Transaction Group. Select **None** if the group has no definite frequency.
- 6. Type in the next scheduled date that the group is due. From then on, Quicken automatically calculates when the next date should be and reminds you according to the frequency that you selected in Step 5.

You can also type a schedule date for a group with a frequency of **None**. Quicken reminds you when that group is due but *will not* automatically reschedule it for you.

When the scheduled date arrives, Quicken will remind you that the group is due as described on page 7-2. *It does not automatically “execute” or pay the group.* You retain complete control over the time when bills are actually paid.

7. When you are satisfied that the information in the **Describe Group** dialog box is correct, press the on-screen **OK** pushbutton. Quicken displays its **Assign Transactions to Group** dialog box, as in Figure 7-4.



**Figure 7-4. Assign Transactions to Group dialog box.**

8. Select the transactions you want to assign to the Transaction Group by using or to highlight a transaction and then press the space bar to assign it to the group. You can also assign a transaction to a group by double-clicking on it with the mouse. When you assign a transaction to the group, the group number appears in the *Grp* column. Press the space bar or double-click again to unassign a particular transaction.
9. When you have assigned all the transactions you wish to the group, press the on-screen **OK** pushbutton. You have created a Transaction Group. Press the on-screen **Cancel** pushbutton to leave the **Assign Transactions to Group** dialog box without assigning any transactions.

---

**Quicken tip:** You can assign a memorized transaction to more than one group. To do this, memorize the transaction twice so that it appears on the **Memorized Transactions List** twice. Then assign one of the memorized transactions to one group, and the remaining one to another.

---

## Executing a Transaction Group

When you execute a Transaction Group, Quicken records the transactions of the group in the Check Register. You can then make any changes you need to make, such as adding or changing dollar amounts. If the transactions are checks, you can print them the same way you would print any check you've written with Quicken. Executing a group tells Quicken to enter the entire group automatically in the Check Register.

### To execute a Transaction Group:

1. Choose **Execute Transaction Group** from the **Quick Entry Menu**. If you are not currently in the Check Register, Quicken will take you there. Quicken then displays the **Select Transaction Group to Execute** dialog box, as in Figure 7-5.

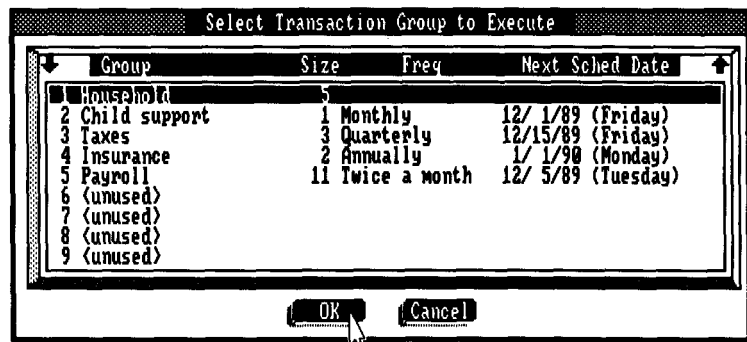


Figure 7-5. Select Transaction Group to Execute dialog box.

2. Select the group you want to execute. You can click on the group or use **↑** or **↓** to select the group.
3. Press the on-screen **OK** pushbutton when you have selected a Transaction Group. Quicken displays the **Transaction Group Date** dialog box showing the scheduled date for the group you have selected, if there is one, or else today's date.

**Or**

If you press the on-screen **Cancel** pushbutton, Quicken does not execute the Transaction Group and returns you to the Check Register.

4. Press the on-screen **OK** pushbutton to accept the scheduled date. You can change the scheduled date, if you wish. Quicken applies this date to all transactions in the group, and enters the transactions into the Check Register for you. The **Transaction Group Entered** dialog box appears, reminding you to review the transactions just entered and make any changes necessary.

**Or**

Press the on-screen **Cancel** pushbutton and return to the Check Register without entering any Transaction Group information.

5. Press the on-screen **OK** button. The **Transaction Group Entered** dialog box disappears. If you wish to change the information in any of the group's transactions, you can do so now, exactly as you would modify any other transaction you have already entered. (All Quicken has done is type them in for you.) Don't forget to press the on-screen **Accept** pushbutton to record the changes you make.

#### **To print any checks in the Transaction Group:**

1. Choose **Write Checks** from the **Activities Menu**. Quicken displays the Write Checks screen.
2. From the **File Menu**, choose **Print Checks** and print the checks as usual. For more information on printing checks, see Chapter 4, *Printing Checks*.

---

**Quicken tip:** If a check that has been entered as part of a Transaction Group does not print when you select **Print Checks**, it may be that its transaction type, as displayed in the **Memorized Transactions List**, is **Pmt** for payment, not **Chk** for check. See page 6-9 for instructions on how to change the type of a memorized transaction.



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## ***Changing a Transaction Group***

Once you have set up a Transaction Group, you can add or remove transactions from it or change the name, frequency, or next scheduled date of the group whenever you wish.

#### **To change an existing group:**



1. In the Check Register or at the Write Checks screen, memorize any transactions you want to add. See Chapter 6, *Memorizing Transactions*.

2. Choose **Set Up Transaction Group** from the **Quick Entry Menu**. Quicken displays the **Select Transaction Group to Modify** dialog box.
3. Select the existing group you want to change. You can click on it or use  or  to highlight the group.
4. Press the on-screen **OK** pushbutton. Quicken displays its **Describe Group** dialog box. The dialog box shows the current settings for **Name**, **Frequency**, and **Next scheduled date**. Make any alterations to these settings that you wish. For example, you may wish to rename an existing group.
5. Press the on-screen **OK** pushbutton. Quicken displays the **Assign Transactions to Group** dialog box. The **Assign Transactions to Group** dialog box lists all the memorized transactions you can assign to a Transaction Group.
6. Assign new transactions to the Transaction Group by clicking on or pressing the space bar on each one. You can unassign a transaction by clicking on or pressing the space bar a second time. Quicken acknowledges each assignment by placing or removing the number of the group in the **Grp** column.
7. When you have completed adding or removing transactions from the group, press the on-screen **OK** pushbutton. Quicken saves your changes and returns you to the Check Register or Write Checks screen.

## ***Deleting a Transaction Group***

When you delete a Transaction Group, you remove it *permanently* from your records. However, the memorized transactions included in that group remain in the **Memorized Transactions List**.

### **To delete a Transaction Group:**

1. In the Check Register or at the Write Checks screen, choose **Set Up Transaction Group** from the **Quick Entry Menu**. Quicken displays its **Select Transaction Group to Modify** dialog box.
2. Select the Transaction Group you want to delete. You can click on it or use  or  to highlight the Transaction Group.
3. Press the on-screen **Delete** pushbutton. Quicken displays a box that warns you that you are about to delete the Transaction Group permanently.



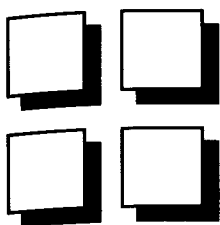
4. Press the on-screen **OK** pushbutton in the warning box. Quicken deletes the transaction you have specified. The **Select Transaction Group to Modify** dialog box remains on the screen so you can delete another Transaction Group if you wish.

**Or**

You can press the on-screen **Cancel** pushbutton and return to the **Transaction Group to Modify** dialog box without deleting the Transaction Group.

5. When you have deleted all the Transaction Groups you wish, press the on-screen **Cancel** pushbutton in the **Select Transaction Group to Modify** dialog box. Quicken returns you to the Check Register or the Write Checks screen.





## Chapter 8

# @Categories

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**Why use Quicken's @Category feature to categorize transactions?**

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**Overview of @Categories**

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**Setting up @Categories**

---

**Categorizing transactions**

---

**Assigning transactions to subcategories**

---

**Deleting @Categories from the @Category List**

---

**Changing @Category names and descriptions**

---

**Requiring @Categories in all transactions**

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**Printing the @Category List**

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This chapter explains how Quicken's **@Category** (pronounced "At-category") feature works. **@Categories** are a specific way of classifying your transactions so that Quicken can produce reports on various aspects of your finances. Categorizing your transactions using the **@Category** feature can help you with taxes, budgeting, and maintaining a chart of accounts—that is, a list of categories for income and expenses. (If you are familiar with accounting terms, note that **@Categories** are synonymous with accounts, as in a chart of accounts. Quicken uses the term "**@Categories**" to avoid confusion with the term "bank accounts.")

**@Categories** are highly flexible and much easier to use than the rigid category structures found in most traditional finance and accounting software. With **@Categories**, you can name your categories using words, numbers, or characters in any combination. You can set up **@Categories** beforehand, or you can set them up as you type in transactions. You can type **@Categories** into all your transactions or into just a few. You can create your own list of **@Categories**, use one of the sets of **@Categories** provided on the Quicken program disk, or copy one of the lists suggested in Chapters 15, 16, and 17 of this manual.

Before you actually set up a system of categorizing transactions, you might want to scan Chapter 11, *Reports*, and Chapters 15, 16, and 17 on *Home Uses of Quicken* and *Business Uses*. These chapters show examples of how valuable the @Category feature can be.

### ***Why use Quicken's @Category feature to categorize transactions?***

Although you can use an entry into the **Memo** field of each check to categorize your transactions, @Categories have three distinct advantages:

- @Categories allow you to take full advantage of Quicken's extensive **Reports** feature. Some Quicken reports are specially designed to sort and total transactions by @Categories. If you have *not* categorized your transactions using the @Category feature, you won't be able to use these reports.
- @Categories save you time. You can select an @Category from the **@Category List** and Quicken will type it in the **Memo** field for you automatically, saving you keystrokes.
- @Categories prevent you from *miscategorizing* a transaction because you have mistyped or misspelled the @Category name. Whenever you categorize a transaction using the @Category feature, Quicken checks the **@Category List**. If there is no such @Category in the list, Quicken will alert you and ask you to select an existing one from the list or to add the @Category you have just typed to the list.

### ***Overview of @Categories***

You categorize a transaction by typing an "at" sign (@) followed by a category name into the **Memo** field of the check or transaction. You can categorize transactions at the Write Checks screen, in the Check Register, or in the **Split Transaction** dialog box.

Quicken adds each new @Category to the **@Category List**. When you type an @Category into the **Memo** field of a transaction, Quicken checks to see if the @Category you've typed already exists in the **@Category List**. If not, Quicken alerts you and gives you an opportunity to select another @Category from the list or to add the new @Category you typed to the list. This guards against mistyping @Categories—for example, typing "@utility"

instead of “@utilities.” You can change or delete @Categories and view the **@Category List** whenever you wish by choosing **Recall @Category** from the **Quick Entry Menu**.

The number of @Categories you can set up depends on three factors:

- How much available RAM your computer has.
- The length of your @Category names and descriptions.
- The number and the size of the memorized transactions in your **Memorized Transactions List**.

Most users will have room for hundreds of categories.

@Categories can be very specific or very general. You can have an @Category called “@utilities” for keeping track of the gas, electric, and water bills you pay, or you can have an @Category called “@household” for keeping track of all the expenses incurred in running your home. You can assign a single transaction to more than one @Category. For example, you may include your electric bill payment in both the “@utilities” and the “@household” @Categories. See the section on “Assigning transactions to subcategories” on page 8-9 for important information on this subject.

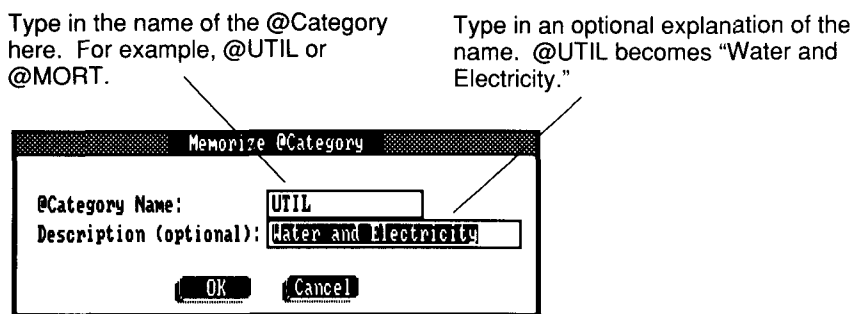
## Setting up @Categories

There are two ways to set up @Categories. You can set them up by themselves (without typing in any specific transaction), or you can set them up as you type in transactions. You can use one method or the other or both in combination.

### Setting up @Categories by themselves

To enter a set of @Categories independent of any specific transaction, you can start from either the Write Checks screen or the Check Register.

1. Choose either **Write Checks** or **Check Register** from the **Activities Menu**. Quicken displays the screen you selected.
2. From the **Quick Entry Menu**, choose **Memorize @Category**. You can also press **[Ctrl]+[L]**. Quicken displays its **Memorize @Category** dialog box, as in Figure 8-1.



**Figure 8-1. Memorize @Category dialog box.**

3. Type in an @Category name. The name can be up to 15 characters long (not counting the @), and can include numbers, letters, and other characters in any combination you want. You need not type the @ sign in front of the name. Quicken adds that for you. If you use more than one word, Quicken inserts an underline character between the words for you (for example, *Office Supplies* becomes @Office\_Supplies).
4. Select the **Description** field if you wish and type in a description of the @Category. The description is optional but is often useful to give a more helpful explanation of the @Category than will fit in the 15-character name. The description can be up to 25 characters long.

In @Category or Budget Reports, Quicken prints the *description*, if there is one, rather than the @Category name (this makes the reports more readable).

5. When you are satisfied with your @Category name and description (if any), press the on-screen **OK** pushbutton to add the @Category to Quicken's @Category List. You can view this list by choosing **Recall @Category** from the **Quick Entry Menu**.

**Or**

Press the on-screen **Cancel** pushbutton to leave the **Memorize @Category** dialog box without memorizing an @Category.

---

**Quicken tip:** The description is optional and often you won't need to use it. An @Category such as @Groceries, for example, is already descriptive enough. However, a description does allow you to provide more information about an @Category. For example, @D&I is quick to type—but unclear. The description "Dividends and Interest" is clearer and more immediately recognizable when it appears in reports. If you are using Quicken in your business, you might want to use numbers or abbreviations for your @Categories (for example, @431-A) and then use the description to tell what the @Category means.

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## Setting up @Categories as you type in transactions

You can set up your @Categories as you type information into Quicken. This method is useful when you're not yet sure you've thought of all the categories you may want to create.

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**Quicken tip:** While this kind of “spur of the moment” entry makes Quicken extremely flexible, you must be careful not to create two @Categories that refer to the same thing—@UTIL one month and @UTILITIES the next. A good practice is to check the @Category List for duplicates before setting up a new @Category.

---

### To set up @Categories as you type in transactions:

1. Type in your transaction as usual. Anywhere in the **Memo** field, type an @ sign, followed immediately by the name you want to give the new @Category, for example, @MORT.

The name can be up to 15 characters long, and can include numbers, letters, and other characters in any combination. If you want to use two words for the name, type an underline character ( ) between the words so that Quicken recognizes them as part of a single @Category.

2. Press **Tab**. Because this is an @Category that Quicken does not recognize, it displays the @Category Not Found dialog box (see Figure 8-2).

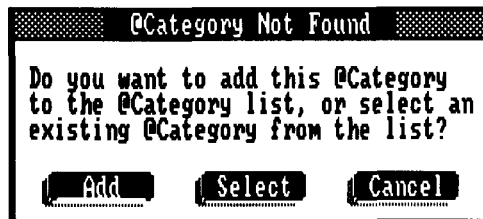


Figure 8-2. @Category Not Found dialog box.

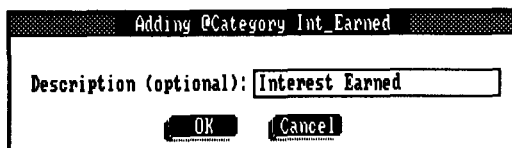
3. Press the on-screen **Add** pushbutton to have Quicken add the new @Category to the @Category List. Quicken displays its **Adding @Category** dialog box (see Figure 8-3).

**Or**

Press the on-screen **Select** pushbutton if you have simply made a typing error and wish to select an existing @Category from the list.

**Or**

Press the on-screen **Cancel** pushbutton to return to the Check Register or Write Checks screen without creating a new @Category. In this case, you must delete the unrecognized @Category or change it into an @Category that Quicken does recognize (or add the @Category as a new one) before you can record the transaction.



**Figure 8-3. Adding @Category dialog box.**

4. Type in a description for the new @Category, if you wish. The description can be up to 25 characters long.
5. Press the on-screen **OK** pushbutton to memorize the new @Category and description. You can view your new @Category in the **@Category List** by choosing **Recall @Category** from the **Quick Entry Menu**.

**Or**

Press the on-screen **Cancel** pushbutton to return to the Check Register or Write Checks screen without creating a new @Category. In this case, you must delete the unrecognized @Category or change it into an @Category that Quicken does recognize (or add the @Category as a new one) before you can record the transaction.

## ***Categorizing transactions***

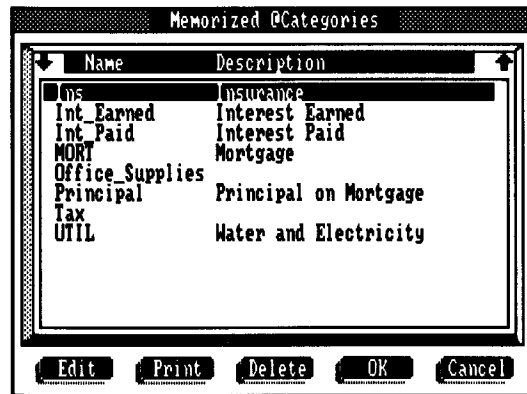
There are two ways to categorize transactions using @Categories. You can recall the @Category you want from the **@Category List**, or you can type the @Category directly into the **Memo** field. You can use either method, or both. Note that you can type *both* an @Category and any other memo in the **Memo** field.

### **To recall an @Category:**

1. Start at the Write Checks screen, Check Register screen, or **Split Transaction** dialog box. (See Chapter 9, *Split Transactions*.)



- Position the cursor in the **Memo** field where you want Quicken to type in the @Category for you. Make sure it is at least a space away from anything else typed into the **Memo** field. If your cursor is not in the **Memo** field when you recall an @Category, Quicken erases the **Memo** field and places the @Category at the beginning of the **Memo** field.
- From the **Quick Entry Menu**, choose **Recall @Category**. You can also press **[Ctrl]+[C]**. Quicken displays the **Memorized @Categories** dialog box, as in Figure 8-4.



**Figure 8-4. Memorized @Categories dialog box.**

- Highlight the @Category you want. If your list of @Categories is long, you can use **[PgUp]** and **[PgDn]**. Or, click with the mouse on the up and down arrows at the top of the list box to see the entire list.
- Press the on-screen **OK** pushbutton. Quicken enters the @Category you chose on your check, Check Register transaction, or into the **Split Transaction** dialog box.

**Or**

Press the on-screen **Cancel** pushbutton. Quicken returns you to the Write Checks screen, Check Register, or **Split Transaction** dialog box without entering an @Category.

---

**Quicken tip:** You can speed Quicken's recall by typing the first letter or two of the @Category at the beginning of the **Memo** field. You need not type the @ sign. When you display the **@Category List**, Quicken highlights the @Category that comes closest alphabetically to the letters you've typed. For example, if you have two categories, @Groceries and @Utilities, and type a U, Quicken highlights the @Utilities @Category.

---

### To type an @Category into the Memo field:

1. Type the information you want on a check or in a Check Register transaction, or display the **Split Transaction** dialog box (see Chapter 9, *Split Transactions*).
2. Type the @Category you want to use into the **Memo** field on the Write Checks screen, Check Register screen, or **Split Transaction** dialog box. Be sure to type the @ sign first; for example, type @T&E or @Salary. You must type the @ sign or Quicken will recognize your entry only as a memo and not an @Category.
3. Press the on-screen **Accept** pushbutton. Quicken checks to see if the @Category you have typed is in the **@Category List**.
  - If Quicken finds the @Category in the list, the transaction is recorded as usual, and you can proceed to your next transaction.
  - If Quicken does not find the @Category in the list (perhaps you mistyped it), the **@Category Not Found** dialog box is displayed (Figure 8-2, above).
4. To select an existing @Category from the list, press the on-screen **Select** pushbutton on the **@Category Not Found** dialog box. Quicken displays its **Memorized @Categories** dialog box.
5. Highlight the @Category you want. If the list of @Categories is long, you may need to use **PgUp** or **PgDn**. Or, click with the mouse on the up and down arrows at the top of the list box to see the entire list.
6. Press the on-screen **OK** pushbutton, or press **Enter**. Quicken types your selected @Category into the **Memo** field of the transaction.

**Or**

Press the on-screen **Cancel** pushbutton. Quicken will not type an @Category into the **Memo** field.

- **To add a new @Category to your list**, follow the instructions in the section “Setting up @Categories,” on page 8-3.

---

**Quicken tip:** Categorizing items in a split transaction is an excellent use of Quicken’s @Categories. It enables you to keep detailed track of your finances. If you use regular (nonvoucher) checks, you can also use the **Split Transaction** dialog box for @Categories you don’t want printed on your checks. Choose **Split Transaction** from the **Edit Menu** and type the @Categories into the Memo column.

---

## Assigning transactions to subcategories

Subcategories are useful if you want your reports to group and subtotal similar @Categories. For example, you might assign the checks you write to pay your utility bills to two @Categories each: @Utilities and either @Phone, @Gas, or @Electric. Thus, your check to AT&T would have @Utilities @Phone in the **Memo** field. Quicken can then produce reports giving you subtotals for each subcategory (@Phone, @Gas, and @Electric) plus a sum total for the larger @Category (@Utilities). If you want, you can even have more levels of subcategories with subcategories of subcategories by stringing more categories together in the **Memo** field. For most people, a single category or a category and a subcategory is enough, however. **Note:** Quicken's **Budget Report** does not show subcategories.

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**Quicken tip:** The order in which multiple @Categories appear in the **Memo** field affects the way they appear in Quicken reports. Quicken organizes @Category and Budget reports by the @Category that appears *first* in the field. To understand how this affects the reports, read Chapter 11, *Reports*, before you begin assigning multiple @Categories. The examples in the Reports chapter will help you to understand the implications of @Category order.

---

## Some rules for assigning transactions to subcategories

Here are some things you should keep in mind when you assign transactions to subcategories:

- Separate the category and subcategory by at least one space in the **Memo** field.
- If you are creating subcategories, always put the primary category first and the subcategory second. For example, @Utilities @Electric.
- Keep the order of your @Categories consistent. For example, always put @Utilities before @Electric. Decide on an order that makes sense for you (given the kinds of reports you want to get) and stick with it.
- In a split transaction with @Categories in both the **Memo** field and in the splits, Quicken treats the @Categories in the **Memo** field as if they were inserted at the beginning of each line in the split. For example, if you type @Utilities in the **Memo** field of the transaction with splits of @Water on one line and @Gas on the next, Quicken treats the transaction exactly as if the **Memo** field were blank and the two lines of the

split were **@Utilities @Water** and **@Utilities @Gas**. Whether you type **@Utilities** once, in the **Memo** field, or twice, at the beginning of each split, is up to you. To Quicken, they're equivalent. For more information on split transactions, see Chapter 9, *Split Transactions*.

- Experiment with the kinds of reports you want to produce *before* assigning many of your transactions to multiple @Categories. In this way, you'll learn how to get the results you want without wasting time.
- The more levels of subcategories you use, the wider some of the reports you create will become, since Quicken indents every time it subtotals a category or subcategory. You may want to experiment before committing yourself to using multiple levels of subcategories.
- Quicken's Budget Reports do not show subcategories.

## ***Deleting @Categories from the @Category List***

When you delete an @Category from the @Category List, you remove it from the list—but not from any transactions in which that @Category name already appears. You can remove the @Category names from transactions by editing the transactions in the Check Register.

### **To delete an @Category from the @Category List:**

1. From the Write Checks screen or the Check Register, choose **Recall @Category** from the **Quick Entry Menu**. You can also press **[Ctrl] + [C]**. Quicken displays its **Memorized @Categories** dialog box.
2. Select the @Category you want to delete. If the list is long, you may need to use **[PgUp]** or **[PgDn]**. Or, click with the mouse on the up or down arrows at the top of the list box to see the entire list.
3. Press the on-screen **Delete** pushbutton. You can also press **[Alt] + [D]**. Quicken asks you to confirm the deletion.
4. Press the on-screen **OK** pushbutton to confirm the deletion or press the on-screen **Cancel** pushbutton to return to the **Memorized @Categories List**.

Remember to edit any transactions in the Check Register that have the @Category in their **Memo** fields. Either remove the @Category or change it to another. Use Quicken's **Find** feature to quickly find all occurrences of the old @Category name in your Check Register.

## Changing @Category names and descriptions

You can change @Category names by adding the new name and deleting the old name from the **@Category List**. However, this does not automatically change transactions in the Check Register that have the old @Category name. You must find transactions with the old @Category name using the Check Register's **Find** feature and change them to the new @Category name.

### To change an @Category name:

1. Delete the old @Category name from the **@Category List**, following the directions in the section "Deleting @Categories from the @Category List," on page 8-10.
2. Add the new @Category name to the **@Category List**, following the directions in the section "Setting up @Categories," on page 8-3.
3. Choose **Check Register** from the **Activities Menu** to display the Check Register. Use Quicken's **Find** feature to locate transactions in the Check Register that use the old @Category name (see Chapter 5, *Using the Check Register*) and change them to use the new @Category name.

### To change an @Category description:

1. From the Write Checks screen or the Check Register, choose **Recall @Category** from the **Quick Entry Menu**. You can also press **[Ctrl] + [C]**. Quicken displays its **Memorized @Categories** dialog box.
2. Select the @Category you want to change. If your list is long, you may need to use **[PgUp]** or **[PgDn]** or click with the mouse on the up and down arrows at the top of the list box to see the entire list.
3. Press the on-screen **Edit** pushbutton. Quicken displays the **Editing @Category** dialog box.
4. Make any editing changes you like to the description. Press the on-screen **OK** pushbutton. Quicken closes the **Editing @Category** dialog box, saves the new description, and returns you to the **Memorized @Categories** dialog box.
5. Press the on-screen **OK** pushbutton in the **Memorized @Categories** dialog box to recall the @Category, or press the on-screen **Cancel** pushbutton to return to the Write Checks screen or Check Register without recalling an @Category.

## ***Requiring @Categories in all transactions***

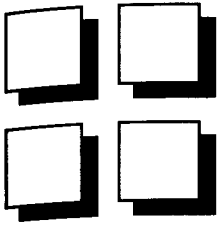
You can change Quicken's settings so that the program requires you to categorize all new transactions. This is useful to ensure that *every* transaction you enter is assigned to an @Category. To learn how to set Quicken to require @Categories, see Chapter 14, *Changing Settings*.

## ***Printing the @Category List***

You can print your list of @Categories.

### **To print the @Category List:**

1. Choose **Recall @Category** from the **Quick Entry Menu**. Quicken displays the **Memorized @Categories** dialog box.
2. Press the on-screen **Print** pushbutton in the **Memorized @Categories** dialog box. Quicken displays its **Print To** dialog box. Use the **Print To** dialog box to determine whether you print to the printer or to a file on disk, and which Page Setup you use for printing. For a full explanation of **Page Setup** and how to use the **Print To** dialog box, see Chapter 14, *Changing Settings*.
3. When you are satisfied with your settings on the **Print To** dialog box, press the on-screen **OK** pushbutton. Quicken begins printing.
  - Press the on-screen **Cancel** pushbutton or press **Esc** to halt printing.



## Chapter 9

# Split Transactions

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**Selecting the Split Transaction feature**

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**Using the Split Transaction feature as an adding machine**

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**Reviewing, changing, and deleting split transactions**

---

**Zero-amount transactions: Using split transactions to keep track of non-checking account expenses**

---

**Using split transactions for extra memo room**

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A split transaction is a single transaction that consists of more than one item. For example, suppose you write a check for a mortgage payment that includes interest, principal, insurance, and taxes. Quicken lets you split the transaction so that in addition to having a record of the check, you have a record of each individual expense @Category covered by the check. Quicken saves these records in the Check Register. If you use voucher checks, Quicken prints the split information on the voucher.

You can review, change, delete, or add splits whenever you want. In addition, you can use the **Split Transaction** feature as a way of adding longer memos to checks or other transactions.

You'll find that split transactions are a good way to keep detailed records of income and expenses. Used in combination with Quicken's @**Categories** and **Reports** features, they are a valuable tool for financial reporting, budgeting, and keeping tax records.

## Selecting the Split Transaction feature

You can split transactions at the Write Checks screen or in the Check Register. You split transactions by typing items and amounts into the **Split Transaction** dialog box.

### To split a transaction:

1. Type in the payee or description, amount, memo, and other information for the transaction as you normally would.
2. Choose **Split Transaction** from the **Edit Menu**. You can also press **Ctrl+S**. Quicken displays its **Split Transaction** dialog box, as in Figure 9-1. Quicken opens the dialog box, which already shows the total amount of your transaction, and positions the cursor in the Memo column at line #1.

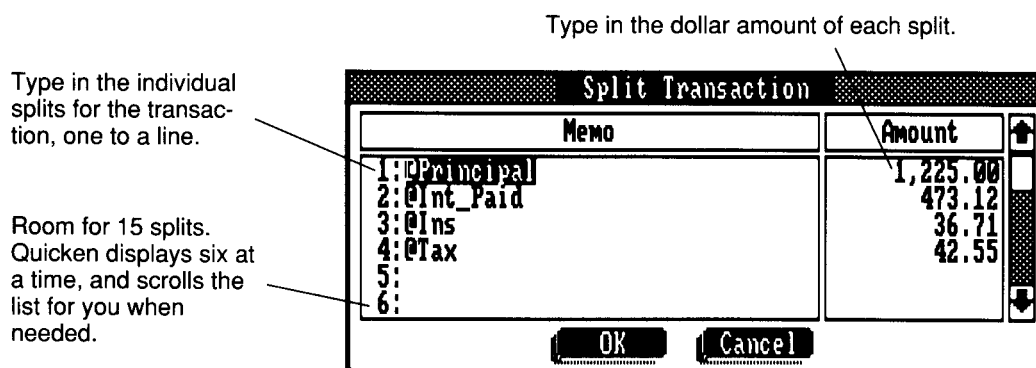


Figure 9-1. Split Transaction dialog box.

3. Type in the first @Category or memo information you want to include in the split.
4. Press **Tab** to move the cursor to the Amount column.
5. Type in the amount of the first item. Don't worry if an amount is already in the column; type right over it.
6. Press **Tab** to select the next line in the Memo column. Quicken moves the cursor and automatically subtracts the amount of the first entry from the total amount of the transaction. It displays the remainder on the next line in the Amount column.



7. Continue to add @Category or memo information and amounts in this way. You may split a transaction in as many as 15 different parts.
8. When you are satisfied with your entries, press the on-screen **OK** pushbutton. Quicken returns you to the Check Register or Write Checks screen, where you can finish typing in the information for the transaction and then record it.

**Or**

Press the on-screen **Cancel** pushbutton to return to the Check Register or Write Checks screen without splitting the transaction.

When a transaction has been split, the word **SPLIT** appears under the check number in the NUM column of the Check Register. On the Write Checks screen, the word **SPLIT** appears to the right of the **Memo** field. This is a reminder. The word **SPLIT** does not appear on the printed check. The contents of the split print on the voucher portion of voucher checks. Split information does not print on regular checks.

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**Quicken tip:** Use the **Memorize** feature to save split “templates” that you use frequently. Then you need type only the amounts for each transaction and not the words. See the example in the “Payroll” section of Chapter 17.

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## ***Using the Split Transaction feature as an adding machine***

Quicken’s **Split Transaction** feature can act as an adding machine. This is useful when you are writing a single check to cover several items or depositing a number of checks in one deposit.

### **To have Quicken add amounts:**

1. Press **[Tab]** as necessary to move the cursor to the **Amount** field and to select (highlight) the contents of the field. In the Check Register, select either the **Payment** field or the **Deposit** field, depending on whether you want to add up payments or deposits. With a mouse, simply click on the field to move the cursor there and to select the contents.
2. With the contents of the **Amount** field selected, choose **Split Transaction** from the **Edit Menu**. You can also press **[Ctrl]+[S]**. Quicken displays the **Split Transaction** dialog box.

3. Type in the individual items and their amounts. Quicken acts as an adding machine, updating the highlighted amount on the check or Check Register transaction with the running total of the amounts you enter.
4. When you have finished entering the individual amounts, press the on-screen **OK** pushbutton to save the split information and return you to the Check Register or Write Checks screen.

### **Or**

Press the on-screen **Cancel** pushbutton. Quicken returns you to the Check Register or Write Checks screen without saving the split information. The sum of the splits, however, is not lost and remains in the **Amount** field.

## ***Reviewing, changing, and deleting split transactions***



You can review, change, and delete the splits you have assigned to your transactions whenever you want.

### **To review existing split transactions:**

1. Select the transaction whose split you want to review. See Chapter 5, *Using the Check Register*.
2. From the **Edit Menu**, choose **Split Transaction**. You can also press **[Ctrl]+[S]**. Quicken displays the **Split Transaction** dialog box, showing the split information for the transaction you have selected.
3. Check the on-screen scroll arrows or use **[↑]** and **[↓]** to scroll through the splits.
4. When you have finished, press the on-screen **Cancel** pushbutton. Quicken returns you to the Check Register or Write Checks screen. You can also press the on-screen **OK** pushbutton, but if you have made any inadvertent changes to the list of split transactions, Quicken will accept them. When just reviewing your splits, pressing **Cancel** is safer than pressing **OK**.

### **To change existing split transactions:**








1. Select the transaction whose split you want to change.
2. From the **Edit Menu**, choose **Split Transaction**. You can also press **[Ctrl]+[S]**. Quicken displays the **Split Transaction** dialog box, showing the split information for the transaction you have selected.

3. Click the on-screen scroll arrows or use  or  to select the line of information you want to change.
4. Use highlighting, overtyping, or deleting to change any information you wish. If you change an amount, Quicken will recalculate the remainder or add a new split line in order to keep the sum of the splits equal to the amount of the transaction.
5. Press the on-screen **OK** pushbutton. Quicken changes the split transaction information and returns you to the Write Checks or Check Register screen.

**Or**

Press the on-screen **Cancel** pushbutton. Quicken returns you to the Write Checks or Check Register screen without changing any of the split transaction information.

**To delete existing split transactions:**

1. Select the transaction whose splits you want to delete.
2. From the **Edit Menu**, choose **Split Transaction**. You can also press +. Quicken displays the **Split Transaction** dialog box.
3. Click the on-screen scroll arrows or use  or  to select the Memo column of the split you want to delete.
4. Press  to delete the **Memo** field. Press  to move to the Amount column.
5. Press  to delete the amount.
6. When you have finished deleting the splits, press the on-screen **OK** pushbutton. Quicken saves the new list of splits and returns you to the Check Register or Write Checks screen. If you have deleted all the splits from the **Split Transaction** dialog box, Quicken removes the word **SPLIT** from the NUM column of the Check Register or from the unprinted check, depending on where you are.

**Or**

Press the on-screen **Cancel** pushbutton to return to the Check Register or Write Checks screen without deleting any of the split transaction information.

7. Press the on-screen **Accept** pushbutton to record the changed transaction.

## ***Zero-amount transactions: Using split transactions to keep track of non-checking-account expenses***

You can use split transactions to keep track of non-checking-account expenses or income—such as cash expenditures or income or credit card transactions—that you want to include in a report later on, but which don't affect your checking account balance.

### ***What zero-amount transactions do***

You can use a zero-amount transaction to enter checking account transactions for categorization and inclusion in reports without affecting your checking account balance.

For example, say you donate \$20 *cash* to a charity. You want to keep a record of the donation, but because it was cash and does not affect your checking account balance, you cannot simply enter it as a \$20 payment to @Charity in the Check Register. Instead, enter the transaction into the Check Register with an amount of zero so that your account balance is not affected. Then split that zero amount into a \$20 payment to @Charity and an offsetting \$20 deposit to, say, @Offset. The total of the splits then adds up to zero, the amount of the transaction. When you later do a report, you can limit the report to @Charity transactions, or to everything except @Offset transactions. For more information on reports, see Chapter 11.

#### **To use zero-amount transactions:**

1. Type a transaction into the Check Register, using a descriptive phrase such as “cash expenses” in the Payee column.
2. Choose **Split Transaction** from the **Edit Menu**. You can also press **Ctrl+S**. Quicken displays the **Split Transaction** dialog box.
3. Type the @Category for the transaction in the Memo column. Press **Tab** to move the cursor to the Amount column.
4. Enter the amount of the transaction. If the transaction is a payment or an expense, enter the amount as a negative number. If the transaction is income, enter the amount as a positive number. Press **Tab** to move the cursor to the Memo column of the next split. Notice that Quicken has entered the same amount with the opposite sign in the Amount column of the next split.

5. Type an @Category for the offsetting amount, say, @Offset. It doesn't matter what you call this, but you should use the same @Category for all the offsets in all your zero-amount transactions. This will make it easy for you to restrict your reports to all @Categories except @Offset.
6. Press the on-screen **OK** pushbutton to save the splits and return to the Check Register.
7. Press the on-screen **Accept** pushbutton to record the zero-amount transaction in the Check Register.

The information that the split transaction contains is available for any reports you want to create, but the amount does not affect the balance in your checking account. For more information on using this feature, see Chapters 15, 16, and 17, *Home Uses of Quicken* and *Business Uses*. For information on reports, see Chapter 11.

## ***Using split transactions for extra memo room***

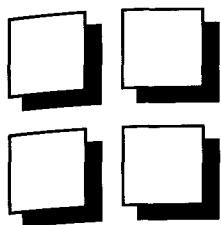
You can use the **Split Transaction** dialog box as a notepad to gain extra room for memos. You can use it to add a memo that is more than 30 characters long to your check or other transaction.

### **To use split transactions for memos:**

1. Choose **Split Transaction** from the **Edit Menu**. You can also press **Ctrl+S**. Quicken displays the **Split Transaction** dialog box.
2. Type your memo in the Memo column of the **Split Transaction** dialog box. When you reach the end of a line, press **Tab** twice to move to the next line.
3. When you have entered your long memo, press the on-screen **OK** pushbutton. Quicken returns you to the Write Checks screen or Check Register. The word **SPLIT** appears in the NUM column of the Check Register or on the unprinted check, depending on where you are.

If you use voucher checks, Quicken prints the contents of the **Split Transaction** dialog box on the voucher.





## Chapter 10

# Postdating Checks

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**Writing postdated checks**

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**Printing postdated checks**

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**Reminders of transactions coming due**

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**Adding postdated transactions to the Check Register**

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**Using postdating for accounts payable**

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This chapter explains how Quicken's **Postdating** feature works. Postdating is useful for entering bills you have received but don't want to pay until later. Business users can use this feature to keep track of their accounts payable and to manage cash flow. You can postdate checks at the Write Checks screen or postdate transactions in the Check Register. The amounts of these checks and transactions do not affect the current balance in your account *until their date comes due*.

When you postdate transactions, Quicken shows how much is currently in your account (Current Balance) and how much will remain when all postdated items—whether payments or deposits—take effect (Ending Balance). If you write postdated checks, Quicken reminds you when it's time to print them.

You'll find postdating a convenient and useful feature. You can use it to anticipate deposits that will be made automatically to your account—such as payroll, annuity, or Social Security payments—or to write checks for all your monthly bills in one session. Since Quicken keeps a running tally of your current and ending balances, you'll have an accurate picture of the financial status of your account both now and in the future. Postdating can help you anticipate cash flow problems and manage your finances better. Used in conjunction with Quicken's **Reports** feature, it can produce instant accounts payable reports.

## ***Writing postdated checks***

Writing postdated checks is easy. In fact, except for changing the date, it's the same as writing regular checks with Quicken.

### **To write a postdated check:**

1. Choose **Write Checks** from the **Activities Menu**. Quicken displays a blank check.
2. Change the current date that Quicken automatically put on the check to the date in the future that you want to print the check.
3. Fill in the fields of the check as usual. See Chapter 3, *Writing Checks*, for more details.
4. Press the on-screen **Accept** pushbutton to record the check. You can also press **Enter**.

Notice that Quicken now displays a **Current Balance** in the lower-left corner of the screen and an **Ending Balance** in the lower-right corner of the screen. The Current Balance is the amount you have in your account as of today. The Ending Balance is the amount you *will* have in your account when all the postdated transactions (as well as the currently dated ones) are paid.

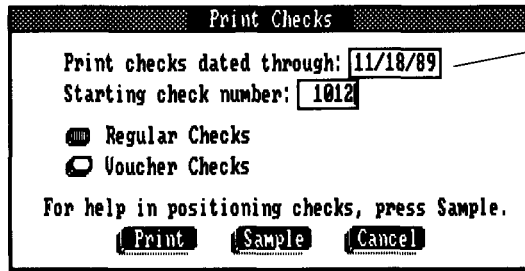
Postdated transactions appear in the Check Register separated from other transactions by a double line called the **Today Line**.

## ***Printing postdated checks***

When the date of a postdated check arrives, Quicken automatically includes the check in the list of checks to be printed.

Figure 10-1 shows the **Print Checks** dialog box. The **Print checks dated through** setting defaults to the current date. Quicken prints all checks dated on or before this date.





**Print checks dated through** always shows the current date. Change this date to print postdated checks.

Figure 10-1. The Print checks dated through setting.

#### To print postdated checks that have fallen due:

- In the **Print Checks** dialog box, leave the date in the **Print checks dated through** setting at today's date. Press the on-screen **Print** pushbutton. Quicken prints all checks bearing dates up to and including the current date—this includes all postdated checks that have fallen due.

#### To print postdated checks that have *not* fallen due:

- Change the date in the **Print Checks dated through** setting to the date of the latest postdated check you want printed. Press the on-screen **Print** pushbutton. Quicken prints all checks dated on or before the date you specify.

For more information on printing checks, see Chapter 4, *Printing Checks*.

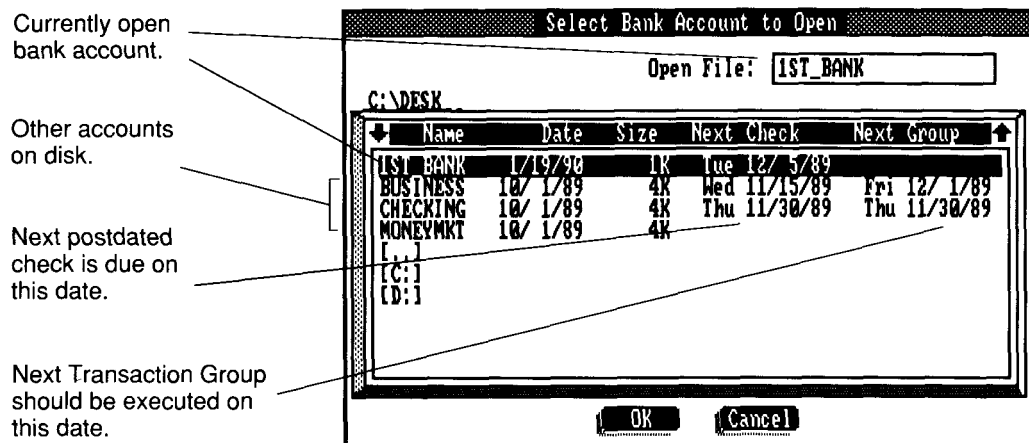
## Reminders of transactions coming due

You need not remember when you must print checks coming due. Quicken reminds you with a Billminder™ message that appears in the **!F9 Message Menu**. Quicken also shows which accounts have checks and Transaction Groups coming due in the **Select Bank Account to Open** dialog box. For more information on Quicken's reminder system, see page 7-1.

#### To see which accounts have checks coming due:

1. Choose **Open** from the **File Menu**. Quicken displays the **Select Bank Account to Open** dialog box, as in Figure 10-2.

## Chapter 10. Postdating Checks



**Figure 10-2. Select Bank Account to Open dialog box.**

**Note:** If you have bank accounts in different directories, you may wish to change directories and see the checks coming due for those accounts too. For directions on changing directories, see Chapter 13, *Account Activities*.

2. If an account is listed as having checks or a Transaction Group due, select that account and press the on-screen **OK** pushbutton. The selected account becomes your current account.
3. Print checks or execute Transaction Groups as necessary in the usual way. For more information on printing checks or executing Transaction Groups, see Chapter 4, *Printing Checks*, or Chapter 7, *Transaction Groups*.

Hard disk users are also reminded when they turn on their computers. Quicken's Billminder tells you if there are checks to be printed, even if you *don't* run Quicken. You can adjust how far in advance Billminder reminders warn you of checks or Transaction Groups coming due.

Quicken normally reminds you three days in advance of the date of a check or Transaction Group. If a check is dated for Thursday, reminders begin on Monday. (Quicken treats checks whose dates fall on a weekend as though their dates fell on the preceding Friday.) This three-day setting is good for hard disk users who use their computer twice a week. If your usage frequency is different, you should set Quicken differently so it does not remind you too early or too late. Select **Other Settings** from the **File Menu**. See Chapter 14, *Changing Settings*, for details.

## Adding postdated transactions to the Check Register

Postdating transactions you add to the Check Register is useful for anticipating deposits, withdrawals, or bank fees you know you will incur.

You add a postdated transaction to the Check Register just as you would any transaction, except that you date it for the future, typically the date you expect the deposit to be added or the payment to be subtracted from your account.

### To add a postdated transaction to the Check Register:

1. Choose **Check Register** from the **Activities Menu**. You can also press **Ctrl+R**. Quicken displays the Check Register.
2. Type your information into the blank Check Register entry as described in Chapter 5, *Using the Check Register*. Change the date to the date in the future that you expect the deposit to be added or the payment to be subtracted from your account.
3. When you're satisfied with your transaction entry, press the on-screen **Accept** pushbutton to record the transaction.

Quicken displays the **Current Balance** at the lower-left corner and an **Ending Balance** in the lower-right corner of the screen. The Current Balance is the amount you have in your account as of today. The Ending Balance is the amount you *will* have in your account when all postdated payments and deposits have been made.

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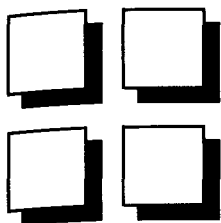
**Quicken tip:** Postdated transactions are separated from other transactions by a double line called the **Today Line**.

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## Using postdating for accounts payable

You can use postdating to produce up-to-date accounts payable reports. To do this, write postdated checks for all bills *as you receive them*. Postdate each check for a few days before you want to mail the check and pay the bill. Your Check Register then shows how much money you need to cover your known bills. For a detailed description of managing accounts payable with Quicken, see Chapter 16, *Business Uses: Payables, Receivables, and Cash Flow*.





## Chapter 11

# Reports

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### Overview

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### Transaction Reports

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### Exact matches and key word matches

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### @Category Reports

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### Budget Reports

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This chapter tells you how to create reports. Producing reports is one of Quicken's most valuable features. With Quicken's reports you can examine your finances in detail and view them in different ways to understand them better.

Reports are based on the transactions recorded in Quicken's Check Register. To create a report, tell Quicken what information you want to see and the form in which you wish to see it. Quicken then produces the report automatically, displaying it on the screen and printing it out if you want.

Quicken can produce many different reports, depending on the criteria you set. You can get reports on your spending, your budget, on tax-deductible expenses, on cash flow, on accounts payable, and much more.





In this chapter, you'll learn how to produce Quicken's three report types: Transaction Reports, @Category Reports, and Budget Reports. For more examples of ways in which you can use Quicken reports in your home or business, see Chapters 15, 16, and 17.

# Overview


Quicken produces three types of reports. Each of these reports is discussed in detail later in this chapter. The three reports are:

- **Transaction Report.** Displays a list of transactions. You can sort and subtotal the list in several ways, such as by payee or by week. Produce and print this report by choosing **Transaction Report** from the **Activities Menu**.
- **@Category Report.** Displays subtotals by @Category *without* showing individual transactions. Produce and print this report by choosing **@Category Report** from the **Activities Menu**.
- **Budget Report.** Displays subtotals by @Category. In the Budget Report, you can set budget amounts for each @Category. The report tells you whether you have met or exceeded your budget, and if so, by how much. Produce and print this report by choosing **Budget Report** from the **Activities Menu**.

## Wide reports

There is virtually no limit to the width and length of Quicken's reports. Quicken creates reports using as many columns and as many rows as it requires to include all the information you request. You can see these reports in full by scrolling them with the horizontal and vertical scroll bars, or by using  and  to scroll right and left one column at a time, and  and  to scroll up and down one line at a time. To move even faster through the report, use the keys in the following table.



**Press:**



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**To Move:**

Right one screen.

Left one screen.

Up one screen.

Down one screen.

To top left corner.

To bottom right corner.

To left of row.

To right of row.

**Press:**

Ctrl + ↑  
 Ctrl + ↓  
 Ctrl + ←  
 Ctrl + →

**To Move:**

Moves halfway between the  
 current position and the end of  
 the document in the direction  
 of the arrow.

Figure 11-1 is a representation of a wide report, showing the portion you can see on the screen as well as the portion you cannot see.

MONTHLY P&L STATEMENT, THIRD QUARTER 7/ 1/89 Through 9/30/89				
1ST BANK 10/ 6/89				
Category Description	7/89	8/89	9/89	7/89 - 9/89
INCOME				
Gross Sales	53,978.86	36,262.55	67,901.40	157,142.82
Other Income	121.43	125.64	125.75	372.82
TOTAL INCOME	53,100.29	36,388.19	68,027.16	157,515.64
EXPENSES				
Advertising	600.00	600.00	3,440.00	4,640.00
Car & Truck	728.93	673.41	828.66	2,231.00
Insurance	1,780.00	5,200.00	1,430.00	8,430.00
Office Expenses	2,932.05	2,462.27	2,871.90	8,266.22
Rent	5,324.00	5,324.00	5,324.00	15,972.00
Taxes	1,563.75	472.84	854.60	2,891.19
Travel & Entertain	1,265.97	985.74	1,563.04	3,812.75
Utilities	482.77	397.51	405.33	1,285.61
Wages	15,832.09	15,346.52	18,511.69	49,691.10
Other Expenses	3,890.43	3,174.76	5,649.92	12,715.11
TOTAL EXPENSES	34,400.70	36,635.05	40,899.14	109,934.98
OVERALL TOTAL	18,699.50	-246.86	27,128.02	47,580.63

**Figure 11-1. A wide report, showing the portion that Quicken initially displays on the screen.**

Think of the report as a sheet of paper that may be larger than your computer screen. If the report is too long to fit on the screen, the vertical scroll bar along the right of the report screen will have an elevator in it whose position within the scroll bar corresponds to the rows of the report currently displayed on the screen. If the report is too wide to fit on the screen, the horizontal scroll bar along the bottom of the report screen will have an elevator in it whose position within the scroll bar corresponds to the columns of the report currently displayed on the screen. If all the rows or all the columns of the report can fit on the screen at one time, the corresponding scroll bar will not have an elevator in it.

### ***Printing wide reports***

Some reports are too wide to print across a single sheet of computer paper. Quicken solves this problem by printing its wide reports in vertical strips, each sized appropriately for your computer paper (including wide-carriage computer paper). When the report is finished, you can tape the sheets of paper together to produce a wide, printed-out report. Quicken prints reports like this automatically. You don't have to do anything except tape the report together when it is finished. Reports that do fit your computer paper print as you would expect.

In addition, you can fit more characters per line on a page with condensed (16.7 characters per inch) type. The owner's manual of your printer tells you if your printer has this capability.

For a more detailed explanation of setting up your printer, see page 14-4.

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**Quicken tip:** If you're using a laser printer or a dot-matrix printer that supports different type fonts (Times, Helvetica, etc.), make sure that you print Quicken's reports using a *nonproportional* font. In nonproportional fonts, all the characters have the same width—the l takes up as much space as the M. If you print using a proportional font, Quicken's columns may not line up evenly.

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### ***Transaction Reports***

Transaction Reports list transactions from the Check Register. When you create the report, you specify *which* transactions you want listed and *how* you want Quicken to group and subtotal them. For example, the following Transaction Report is subtotaled by @Category; it shows a detailed listing of tax deductions. The Transaction Report following that is subtotaled by payee; it shows income and expense by payee.



ITEMIZED DEDUCTIONS FOR SCHEDULE A					
1/ 1/89 Through 12/31/89					
1ST_BANK					Page 1
1/ 1/90					
Date	Num	Payee	Remo	Clr	Pct/Dep
EXPENSES					
Charity Contributions					
3/14	1275	University Fund	@Charity (tax)	X	-200.00
9/21	1416	United Way	@Charity (tax)	X	-175.00
TOTAL Charity Contributions					-375.00
Medical-Medicines & Drugs					
2/21	503	Peoria Drug	@Med_Drug (tax)	X	-17.24
5/30	592	Peoria Drug Store	@Med_Drug (tax)	X	-45.12
9/30	657	Shopco Discount	@Med_Drug (tax)	X	-58.59
TOTAL Medical-Medicines & Drugs					-120.95
Medical-Doctors & Hosp.					
2/14	497	Dr. Wilson	@Med_Dtra (tax)	X	-95.00
5/29	1339	Peoria Trauma Center	@Med_Dtra (tax) Dan's fall	X	-635.00
6/ 4	601	Peoria Therapy Inc.	@Med_Dtra (tax) Dan-therapy	X	-207.00
TOTAL Medical-Doctors & Hosp.					-937.00
Miscellaneous Deductions					
5/16	1329	First Bank	@Misc_Ded. (tax) Safe Deposit	X	-75.00
TOTAL Miscellaneous Deductions					-75.00
Interest-Home Mortgage					
1/12	1232	First State Bank	@Mort_Int (tax)	X	-1,253.70
2/20	1254	First State Bank	@Mort_Int (tax)	X	-1,252.62
3/15	1279	First State Bank	@Mort_Int (tax)	X	-1,251.54
4/17	1302	First State Bank	@Mort_Int (tax)	X	-1,250.43
5/16	1337	First State Bank	@Mort_Int (tax)	X	-1,249.36
6/11	1351	First State Bank	@Mort_Int (tax)	X	-1,248.23
9/18	1412	First State Bank	@Mort_Int (tax)	X	-1,244.91
10/19	1425	First State Bank	@Mort_Int (tax)	X	-1,243.85
11/15	1453	First State Bank	@Mort_Int (tax)	X	-1,243.72
12/22	1487	First State Bank	@Mort_Int (tax)	X	-1,243.58
TOTAL Interest-Home Mortgage					-12,481.94
TOTAL EXPENSES					-13,989.89
OVERALL TOTAL					-13,989.89

Figure 11-2. Transaction Report subtotaled by @Category.

1ST_BANK 7/29/89		INCOME & EXPENSE BY SOURCE 1/ 1/89 Through 5/31/89				Page 1
Date	Num	Payee	Memo	Clr	Pat/Dep	
INCOME						
1/14		Boston Investments	@Int_Earned	X		36.37
2/24		Boston Investments	@Int_Earned	X		30.45
3/ 6		Boston Investments	@Int_Earned Special Dividend!	X		105.24
3/25		Boston Investments	@Int_Earned	X		29.52
4/18		Boston Investments	@Int_Earned	X		27.52
5/26		Boston Investments	@Int_Earned	X		25.72
TOTAL BOSTON INVESTMENTS						254.82
TOTAL INCOME						254.82
EXPENSES						
1/19 426		Adams Properties	@Rent Jan. rent	X		-1,843.54
2/21 448		Adams Properties	@Rent Feb. rent	X		-1,843.54
3/19 467		Adams Properties	@Rent Mar. rent	X		-1,843.54
4/13 491		Adams Properties	@Rent Apr. rent	X		-1,843.54
5/23 522		Adams Properties	@Rent May. rent (w/increase)	X		-1,985.52
TOTAL ADAMS PROPERTIES						-9,359.68
1/19 431		AT&T	@Utilities 1/3/89 bill	X		-173.26
2/21 452		AT&T	@Utilities 2/5/89 bill	X		-151.51
3/19 462		AT&T	@Utilities 3/4/89 bill	X		-96.29
4/13 505		AT&T	@Utilities 4/5/89 bill	X		-203.83
5/23 529		AT&T	@Utilities 5/4/89 bill	X		-139.44
TOTAL AT&T						-764.33
1/23		ATM	@Cash	X		-50.00
2/ 8		ATM	@Cash	X		-50.00
2/16		ATM	@Cash	X		-80.00
3/ 7		ATM	@Cash	X		-100.00
3/17		ATM	@Cash	X		-50.00
4/ 2		ATM	@Cash	X		-50.00
4/26		ATM	@Cash	X		-80.00
5/ 7		ATM	@Cash	X		-40.00
5/30		ATM	@Cash	X		-20.00
TOTAL ATM						-520.00
TOTAL EXPENSES						-10,644.01
OVERALL TOTAL						-10,389.19

Figure 11-3. Transaction Report subtotaled by payee.

**To create a Transaction Report:**

1. Choose **Transaction Report** from the **Activities Menu**. Quicken displays the **Create Transaction Report** dialog box, as in Figure 11-4. The cursor is in the **Report** title field.

**Restrictions.** You can restrict the transactions that Quicken uses in its report. Restrict by date, transaction type, payee, memo, cleared status, or any combination.

**Subtotal.** How you want Quicken to calculate the subtotals for the report.

**Show totals only.** You can produce a complete report showing all transactions, or a summary report showing only the totals of the transactions.

**Figure 11-4.** Create Transaction Report dialog box produces a report similar to that in Figure 11-2.

2. Type in a title for the report if you wish. The title can include numbers, letters, and other characters. If you don't type a title, Quicken supplies a descriptive title determined by your subtotal, such as TRANSACTION REPORT BY PAYEE. If you subtotal by nothing, the title reads TRANSACTION REPORT. Press **[Tab]**. The cursor moves to the **Restrict to transactions from** field.
3. Type the date of transactions at which you want the report to start. The default is January 1 of the current year. Press **[Tab]** to move to the **through** field and type in the date at which you want the report to conclude. The default is today's date.
4. Set additional restrictions if you wish. This is optional. For many reports you need not set any additional restrictions. When you do, remember that Quicken includes in its reports only transactions that fall within the date range **AND** which meet **ALL** the additional restrictions.

The following are *optional* steps to set additional restrictions:

- Press one of the on-screen buttons **Payments**, **Deposits**, or **Either**. Pressing **Either** creates a report composed of all transactions; pressing **Payments** or **Deposits** creates reports comprising those transaction types only.

**Note:** Zero-amount transactions are treated as deposits in reports. For more information on zero-amount transactions, see Chapter 9, *Split Transactions*.





- Select the **whose payee matches** field and type the name of a payee. Quicken produces a report that includes only transactions with that payee. You can type the exact name or a partial name. See the section “Exact matches and key word matches” on page 11-10 for the rules about finding partial matches.
- Select the **whose memo matches** field and type memo (or split) information that you want Quicken to use in selecting the transactions that make up the report. Quicken will include in the report all transactions, and their splits (if any), whose **Memo** fields match what you type in the **whose memo matches** field. If the **Memo** field of a transaction does not match but one of its split memos does, Quicken treats the transaction as having the matching split memo as its **Memo** field and the corresponding split amount as its amount.

With **whose memo matches**, as with **whose payee matches**, you can request partial matches. In Figure 11-4, the **whose memo matches** field would restrict the report to transactions containing the word “tax” in the memo field. See the section “Exact matches and key word matches” on page 11-10 for the rules about finding partial matches.

- Press one of the on-screen **Cleared Status** buttons: **Anything**, **Cleared (X or \*)**, **Not cleared**, or **Newly cleared (\*)**. Quicken creates a report restricted to transactions with the cleared status you have selected. **Anything** means both cleared and uncleared transactions. You should leave the **Anything** button selected unless you are creating a report specifically to show which of your transactions are **Cleared** or **Uncleared**.
5. Press one of the nine on-screen **Subtotal by** pushbuttons. When Quicken subtotals a report, it automatically sorts, groups, and subtotals according to the button you choose. The following table explains the effect of each of the nine pushbuttons.

Choose This:	To Get This:
<b>Don't subtotal</b>	Transactions listed in chronological order. No grouping or subtotals.
<b>Week</b>	Transactions sorted, grouped, and subtotaled by week, running Sunday through Saturday.
<b>Two weeks</b>	Transactions sorted, grouped, and subtotaled by two-week periods, running Sunday through Saturday.
<b>Half month</b>	Transactions sorted, grouped, and subtotaled by twice-monthly periods, starting on the 1st and 16th of each month.
<b>Month</b>	Transactions sorted, grouped, and subtotaled by month, starting on the 1st of each month.
<b>Quarter</b>	Transactions sorted, grouped, and subtotaled by quarter. A quarter includes three consecutive calendar months, starting with January 1, April 1, July 1, and October 1.
<b>Year</b>	Transactions sorted, grouped, and subtotaled by calendar year.
<b>Payee</b>	Transactions sorted, grouped, and subtotaled by payee.
<b>@Category</b>	Transactions sorted, grouped, and subtotaled by @Category. If your transactions have subcategories, Quicken sorts, groups, and subtotals each subcategory <i>within</i> each @Category.

- Check the **Show totals only** checkbox if you want the report to leave off the detailed information about all the transactions and show only a summary report of the totals and subtotals, if any. Usually, you would leave this unchecked to show transaction detail.
6. When you are satisfied with the settings for all your criteria, press the on-screen **Start Report** pushbutton. Quicken starts searching the Check Register to find transactions that meet the criteria you've set. This may take some time, depending on the size of your Check Register and the complexity of your criteria. When Quicken has found all the transactions that meet your criteria, it displays the report on the screen.

7. Examine the report by scrolling around it with , , , and , or using the two scroll bars if you have a mouse.
8. To print the report, choose **Print Report** from the **File Menu**. Quicken displays the **Print To** dialog box.
9. Select whether you want to print to the printer or to a file, and the Page Setup you wish to use. Press the on-screen **OK** pushbutton. Quicken prints the report.
10. When you have finished examining the report, press the on-screen **Done** pushbutton. You can also press **[Esc]**. Quicken returns to the **Create Transaction Report** dialog box.

### ***Exact matches and key word matches***

The **Restrict to** part of the **Create Report** dialog box gives you great control over which transactions Quicken includes in reports. The **whose payee matches** and **whose memo matches** fields are particularly powerful. They are useful for reports that focus only on a particular type of transaction, such as tax-related transactions. Another use is segregating expenses, such as expenses for different properties, clients, or jobs.

In preparing the report, Quicken includes only transactions that match what you type in the **whose payee matches** and **whose memo matches** fields. Quicken does not differentiate between uppercase and lowercase letters and ignores any spaces before or after the payees and memos. The type of match that Quicken looks for can be an “exact match,” a “key word match,” or a “mixed match.” Here’s how they differ:

- **Exact match.** The report includes only those transactions that *exactly* match the word or phrase you type. For example, if you type **@utilities** in the **whose memo matches** field, the report will include only the transactions that have the phrase “@utilities” in the transaction’s **Memo** field; no more, no less.
- **Key word match.** The report includes only those transactions that *contain* the word or phrase you type. To do this, type two periods *on one or both sides* of the word or phrase. For example, type **..@utilities..** in the **whose memo matches** field and the report includes all the transactions that have the phrase “@utilities” *anywhere* in the transaction’s **Memo** field. The **Memo** fields can contain other characters as well.

- **Mixed match.** In general, you can use two periods to indicate any number of characters. For example, if you type **@utilities..** in the **whose memo matches** field, the report will include all transactions whose memos *begin with* “@utilities,” with any or no characters following. Similarly, **..@utilities** will include all transactions whose memos *end with* “@utilities,” and **@..bus** will include all transactions whose memos begin with “@” and end with “bus.”

A question mark (?) is used to indicate any single character. For example, if you type **Sm?the** in the **whose payee matches** field, the report will include transactions with payees “Smithe” or “Smythe” but not “Smirthe.”

A leading tilde (~) negates whatever you type. For example, **~..Smith..** in the **whose payee matches** field will include all transactions *except* those with “Smith” in the payee field. The tilde must be the first character in the **whose payee matches** or the **whose memo matches** field.

See the examples below. These examples apply to both the **whose memo matches** and **whose payee matches** fields of the **Create Report** dialog box. Try examples like these yourself in your own reports—the **Transaction Report** you obtain will make the results clear.

Examples of what you type	Examples of what the report includes	Examples of what the report does <i>not</i> include
tax	tax, Tax, TAX	taxable, tax deduction, surtax, new tax loss, rent, utilities
tax..	tax, Tax, TAX, taxable, tax deduction	surtax, new tax loss, rent, utilities
..tax	tax, Tax, TAX, surtax property tax	taxable, tax deduction, new tax loss, rent, utilities
..tax..	tax, Tax, TAX, taxable, tax deduction, surtax, new tax loss	rent, utilities
~tax	taxable, tax deduction, surtax, new tax loss, rent, utilities	tax, Tax, TAX
~..tax..	rent, utilities	tax, Tax, TAX, taxable, surtax, tax deduction, new tax loss
t..x	tax, Tax, TAX trix, tx, tkx, t x,	taxable, surtax, tax deduction, new tax loss, rent, utilities
t?x	tax, Tax, TAX, tkx,	trix, tx, taxable, surtax, tax deduction, new tax loss, rent, utilities

## @Category Reports

@Category Reports are summary reports. They show subtotals by @Category without showing individual transactions. In addition, they ask how often you want Quicken to subtotal each @Category. Figure 11-5 shows household income and spending for two months, subtotaled by month.

MONTHLY FINANCES, SEPTEMBER & OCTOBER 9/ 1/89 Through 10/31/89			
1ST BANK 11/ 2/89			
	Page 1		
Category Description	9/89	10/89	9/ 1/89- 10/31/89
<b>INCOME</b>			
Bonuses Earned	500.00	0.00	500.00
Interest Earned	25.64	25.75	51.39
Salary	7,433.64	7,433.65	14,867.29
<b>TOTAL INCOME</b>	<b>7,959.28</b>	<b>7,459.40</b>	<b>15,418.68</b>
<b>EXPENSES</b>			
Auto	1,102.74	1,173.76	2,276.50
Charity Donations	100.00	50.00	150.00
Education	352.76	286.97	639.73
Entertainment			
Dining Out	377.27	171.90	549.17
Theatre, Movies	85.00	0.00	85.00
<b>TOTAL Entertainment</b>	<b>462.27</b>	<b>171.90</b>	<b>634.17</b>
Gifts	126.12	0.00	126.12
Groceries	372.84	354.60	727.44
Household	243.87	202.65	446.52
Housing	2,943.76	2,943.76	5,887.52
Insurance	0.00	648.43	648.43
Major Purchases	524.89	0.00	524.89
Medical & Dental	37.84	150.00	187.84
Recreation	64.66	194.66	259.32
Savings Fund	500.00	500.00	1,000.00
Subscriptions	0.00	42.00	42.00
Taxes	19.87	87.37	107.24
Utilities			
Gas/Electric	205.47	139.62	345.09
Phone	81.51	156.94	238.45
<b>TOTAL Utilities</b>	<b>286.98</b>	<b>296.56</b>	<b>583.54</b>
Other Expenses	174.76	49.92	224.68
Not Categorized Expenses	72.56	0.00	72.56
<b>TOTAL EXPENSES</b>	<b>7,385.92</b>	<b>7,152.58</b>	<b>14,538.50</b>
<b>OVERALL TOTAL</b>	<b>573.36</b>	<b>306.82</b>	<b>880.18</b>

Figure 11-5. Income and spending for two months, subtotaled by month.



@Category Reports are very useful. Depending on the @Categories you set up, you can use them in preparing tax returns, managing rental property, producing profit and loss statements, billing for work done, showing monthly spending trends, and so on. For suggestions on how to get the most out of @Category Reports, see Chapters 15, 16, and 17 on home and business uses of Quicken.

### To create an @Category Report:

1. Choose **@Category Report** from the **Activities Menu**. Quicken displays the **Create @Category Report** dialog box, as in Figure 11-6. The cursor is in the **Report title** field.

**Create @Category Report**

Report title (optional): **MONTHLY FINANCES, SEPTEMBER AND OCTOBER**

Restrict to transactions from: **9/ 1/89** through: **10/31/89**

which are: ☐ Payments ☐ Deposits ☒ Either

and whose payee matches (optional):

and whose memo matches (optional):

and whose cleared status is: ☒ Anything ☐ Cleared (X or \*) ☐ Not cleared ☐ Newly cleared (\*)

Subtotal by: ☐ Don't subtotal ☐ Half month ☐ Year

☒ Week ☐ Month

☒ Two weeks ☐ Quarter

☐ Select @Categories to include

**Start Report**

**Figure 11-6.** Create @Category Report dialog box filled in to create the report shown in Figure 11-5.

2. Type in a title for the report if you wish. The title can include numbers, letters, and other characters. If you don't type a title, Quicken supplies a descriptive title based on your subtotal, such as @CATEGORY REPORT BY WEEK. Press **[Tab]**. The cursor moves to the **Restrict to transactions from** field.
3. Type the date of transactions at which you want the report to start. The default is January 1 of the current year. Press **[Tab]** to move to the **through** field and type in the date at which you want the report to conclude. The default is today's date.

4. Set additional restrictions if you wish. This is optional. For many reports you need not set any additional restrictions. When you do, remember that Quicken includes in its reports only transactions that fall within the date range *AND* that meet *ALL* the additional restrictions.

The following are *optional* steps to set additional restrictions:

- Press one of the on-screen buttons **Payments**, **Deposits**, or **Either**. Pressing **Either** creates a report composed of all transactions; pressing **Payments** or **Deposits** creates reports comprising those transaction types only.

**Note:** Zero-amount transactions are treated as deposits in reports. For more information on zero-amount transactions, see Chapter 9, *Split Transactions*.

- Select the **whose payee matches** field and type the name of a payee. Quicken produces a report that includes only transactions with that payee. You can type the exact name or a partial name. See the section “Exact matches and key word matches” on page 11-10 for the rules about finding partial matches.
- Select the **whose memo matches** field and type memo (or split) information that you want Quicken to use in selecting the transactions that make up the report. Quicken will include in the report all transactions, and their splits (if any), whose **Memo** fields match what you type in the **whose memo matches** field. If the **Memo** field of a transaction does not match but one of its split memos does, Quicken treats the transaction as having the matching split memo as its **Memo** field and the corresponding split amount as its amount.

With **whose memo matches**, as with **whose payee matches**, you can request partial matches. In Figure 11-4, the **whose memo matches** field would restrict the report to transactions containing the word “tax” in the memo field. See the section “Exact matches and key word matches” on page 11-10 for the rules about finding partial matches.

- Press one of the on-screen **Cleared Status** buttons: **Anything**, **Cleared (X or \*)**, **Not cleared**, or **Newly cleared (\*)**. Quicken creates a report restricted to transactions with the cleared status you have selected. **Anything** means both cleared and uncleared transactions. You should leave the **Anything** button selected unless you are creating a report specifically to show which of your transactions are **Cleared** or **Uncleared**.

5. Press one of the seven on-screen **Subtotal by** buttons. When Quicken subtotals an @Category Report, each subtotal produces another column in the report. The following table explains the effect of each of the seven buttons.

Choose This:	To Get This:
<b>Don't subtotal</b>	Shows only one column covering the entire time period. No grouping or subtotals.
<b>Week</b>	Shows a column for each week, running Sunday through Saturday.
<b>Two weeks</b>	Shows a column for each two-week period, running Sunday through Saturday.
<b>Half month</b>	Shows a column for each twice-monthly period, starting on the 1st and 16th of each month.
<b>Month</b>	Shows a column for each month, starting on the 1st of each month.
<b>Quarter</b>	Shows a column for each quarter of the year. A quarter includes three consecutive calendar months, starting with January 1, April 1, July 1, and October 1.
<b>Year</b>	Shows a column for each calendar year.

**Note:** If your transactions have subcategories, Quicken sorts, groups, and subtotals each subcategory within each @Category. This means that each time period column in the @Category Report can consist of multiple columns for subcategory subtotals, depending on how many levels of subcategories you use. For more information on subcategories, see Chapter 8, page 8-9.

- Indicate by clicking on the **Select @Categories to include** checkbox whether you want to select the @Categories to be included in the report. If you do not check this box, Quicken includes in the report all @Categories it finds transactions assigned to.

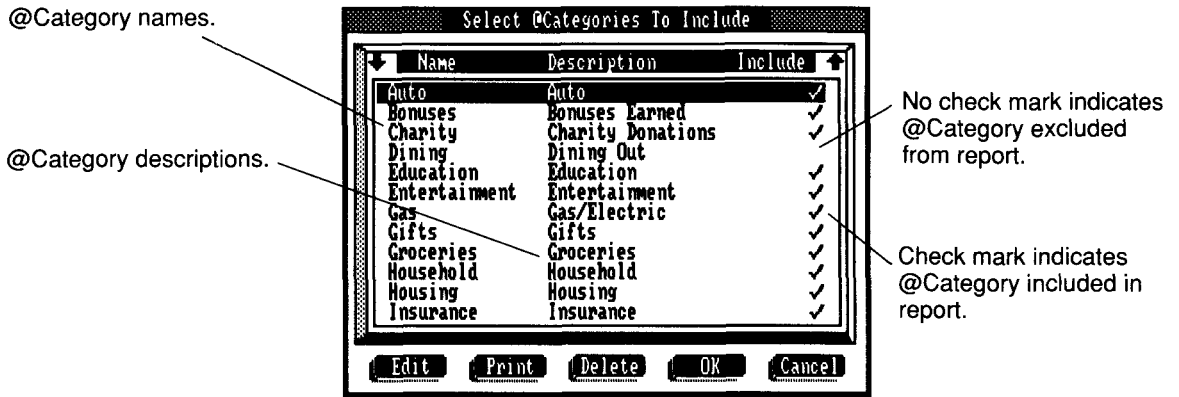
**Or**

If you do click the box, Quicken will prompt you as it starts the report, to select which specific @Categories to include in the report (see next page).

6. When you are satisfied with the settings for all your criteria, press the on-screen **Start Report** pushbutton. If you have not checked the **Select @Categories to include** checkbox, Quicken starts searching the Check Register to find transactions that meet the criteria you've set.

Or

If you have checked the **Select @Categories to include** checkbox, Quicken displays the **Select @Categories To Include** dialog box, as in Figure 11-7.



**Figure 11-7. Select @Categories To Include dialog box.**

To exclude an @Category from the report, use the  or  to select that @Category and then press the space bar. The check mark in the **Include** column disappears. Press the space bar a second time to include the @Category again. The check mark reappears. You can also double-click with the mouse to include and exclude an @Category. When you have finished selecting @Categories to include, press the on-screen **OK** pushbutton. Quicken starts searching the Check Register to find transactions that meet the criteria you've set.

It may take Quicken some time to search through the Check Register to generate the report, depending on the size of your Check Register and the complexity of your criteria. When Quicken has found all the transactions that meet your criteria, it displays the report on the screen.

7. Examine the report by scrolling around it with , , , and , or using the two scroll bars if you have a mouse.
8. To print the report, choose **Print Report** from the **File Menu**. Quicken displays the **Print To** dialog box.

9. Select whether you want to print to the printer or to a file, and the Page Setup you wish to use. Press the on-screen **OK** pushbutton. Quicken prints the report.
10. When you have finished examining the report, press the on-screen **Done** pushbutton. You can also press **Esc**. Quicken returns to the **Create Transaction Report** dialog box.

## Looking over the @Category Report

There are several things to notice about an @Category Report. First, note that Quicken displays category descriptions rather than @Category names for @Categories that have descriptions. Quicken displays the @Category name only if there is no description.

Second, note that Quicken lists both categories and subcategories if you have assigned transactions to subcategories (see the Entertainment and Utilities sections of the report in Figure 11-5). Quicken indents each level of subcategory and adds extra columns to the report. Phone and Gas/Electric are indented in the report because some transactions were categorized as **@Utilities @Phone** and some as **@Utilities @Gas/Electric**. For more information on subcategories, see Chapter 8, page 8-9.

Third, note that Quicken totals any uncategorized transactions covered by the date range and shows their total as "Not Categorized." Both payments and deposits can include uncategorized transactions. In the example in Figure 11-5 the only uncategorized transactions were payments.

---

**Quicken tip:** You may find under some categories a "Not Categorized" subcategory, such as "Not Categorized Utilities." The reason for this is that you have assigned subcategories to some transactions in the @Category, but not to all. For example, if the Check Register contains a transaction for \$100 categorized as **@Utilities @Phone** and another transaction for \$50 categorized simply as **@Utilities**, the @Category Report would display under the "Utilities" category \$100 for the "Phone" subcategory and \$50 for "Not Categorized Utilities," and the total for "Utilities" would be \$150.

---

# Budget Reports

Budget Reports, as their name indicates, are useful for budgeting—that is, comparing *actual* spending and income with *budgeted* spending and income. To produce budget reports, you must first assign your transactions to @Categories. You then specify a budget amount for each @Category you want included in the Budget Report. (Once you’ve specified a budget amount for an @Category, Quicken remembers it so you never have to enter it again, unless you want to change it.) Quicken then compares actual @Category amounts with the budgeted amounts and produces a report showing the actual and budgeted amounts and the difference between the two.

Figure 11-8 shows a one-month report for a typical household budget.

1ST\_BANK  
11/ 2/89

MONTLY BUDGET, OCTOBER  
10/ 1/89 Through 10/31/89

Page 1

Category Description	10/ 1/89 - 10/31/89 Actual	Budget	Diff
INCOME			
Bonuses Earned	0.00	250.00	-250.00
Interest Earned	25.75	25.00	0.75
Salary	7,433.65	7,400.00	33.65
TOTAL INCOME	7,459.40	7,675.00	-215.60
EXPENSES			
Auto	1,173.76	1,100.00	73.76
Charity Donations	50.00	50.00	0.00
Education	286.97	100.00	186.97
Entertainment	171.90	100.00	71.90
Gifts	0.00	100.00	-100.00
Groceries	354.60	350.00	4.60
Household	202.65	100.00	102.65
Housing	2,943.76	2,943.76	0.00
Insurance	648.43	600.00	48.43
Major Purchases	0.00	400.00	-400.00
Medical & Dental	150.00	175.00	-25.00
Recreation	194.66	100.00	94.66
Savings Fund	500.00	500.00	0.00
Subscriptions	42.00	20.00	22.00
Taxes	87.37	100.00	-12.63
Utilities	296.56	275.00	21.56
Other Expenses	49.92	150.00	-100.08
TOTAL EXPENSES	7,152.58	7,763.76	-611.18
OVERALL TOTAL	306.82	511.24	-204.42

Figure 11-8. Household Budget Report for one month.

**To create a Budget Report:**

1. Choose **Budget Report** from the **Activities Menu**. Quicken displays the **Create Budget Report** dialog box, as in Figure 11-9. The cursor is in the **Report title** field.

**Figure 11-9.** Create Budget Report dialog box set up to produce the report in Figure 11-8.

2. Type in a title for the report if you wish. The title can include numbers, letters, and other characters. If you don't type a title, Quicken supplies a descriptive title based on your subtotal, such as BUDGET REPORT BY MONTH. Press **[Tab]**. The cursor moves to the **Restrict to transactions from** field.
3. Type the date of transactions at which you want the report to start. The default is January 1 of the current year. Press **[Tab]** to move to the **through** field and type in the date at which you want the report to conclude. The default is today's date.
4. Set additional restrictions if you wish. This is optional. For many reports you need not set any additional restrictions. When you do, remember that Quicken includes in its reports only transactions that fall within the date range **AND** that meet **ALL** the additional restrictions.

**The following are *optional* steps to set additional restrictions:**

- Press one of the on-screen buttons: **Payments**, **Deposits**, or **Either**. Pressing **Either** creates a report composed of all transactions; pressing **Payments** or **Deposits** creates reports comprising those transaction types only.

**Note:** Zero-amount transactions are treated as deposits in reports. For more information on zero-amount transactions, see Chapter 9, page 9-6.

- Select the **whose payee matches** field and type the name of a payee. Quicken produces a report that includes only transactions with that payee. You can type the exact name or a partial name. See the section “Exact matches and key word matches” on page 11-10 for the rules about finding partial matches.
- Select the **whose memo matches** field and type memo (or split) information that you want Quicken to use in selecting the transactions that make up the report. Quicken will include in the report all transactions, and their splits (if any), whose **Memo** fields match what you type in the **whose memo matches** field. If the **Memo** field of a transaction does not match but one of its split memos does, Quicken treats the transaction as having the matching split memo as its **Memo** field and the corresponding split amount as its amount.





With **whose memo matches**, as with **whose payee matches**, you can request partial matches. In Figure 11-4, the **whose memo matches** field would restrict the report to transactions containing the word “tax” in the **Memo** field. See the section “Exact matches and key word matches” on page 11-10 for the rules about finding partial matches.

- Press one of the on-screen **Cleared Status** buttons: **Anything**, **Cleared (X or \*)**, **Not cleared**, or **Newly cleared (\*)**. Quicken creates a report restricted to transactions with the cleared status you have selected. **Anything** means both cleared and uncleared transactions. You should leave the **Anything** button selected unless you are creating a report specifically to show which of your transactions are **Cleared** or **Uncleared**.
5. Press one of the seven on-screen **Subtotal by** pushbuttons. When Quicken subtotals a Budget Report, each subtotal produces another column in the report. The following table explains the effect of each of the seven pushbuttons.



Choose This:	To Get This:
<b>Don't subtotal</b>	Shows only one column covering the entire time period. No grouping or subtotals.
<b>Week</b>	Shows a column for each week, running Sunday through Saturday.
<b>Two weeks</b>	Shows a column for each two-week period, running Sunday through Saturday.
<b>Half month</b>	Shows a column for each twice-monthly period, starting on the 1st and 16th of each month.
<b>Month</b>	Shows a column for each month, starting on the 1st of each month.
<b>Quarter</b>	Shows a column for each quarter of the year. A quarter includes three consecutive calendar months, starting with January 1, April 1, July 1, and October 1.
<b>Year</b>	Shows a column for each calendar year.

**Note:** Unlike @Category Reports, Budget Reports do not subtotal or display subcategories. If you have assigned transactions to subcategories within categories, only the main @Category (the first one in the **Memo** field) will be listed in the Budget Report. For more information on subcategories, see Chapter 8, page 8-9.

6. If you want to change or add budget amounts to any @Categories, press the on-screen **Edit Budgets** pushbutton. Quicken displays the **Edit Budget Amounts** dialog box. Make any changes necessary and press the on-screen **OK** pushbutton when done. Quicken returns you to the **Create Budget Report** dialog box. For more information on editing budget amounts, see page 11-22.
7. When you are satisfied with your criteria settings, press the on-screen **Start Report** pushbutton. Quicken starts searching the Check Register to find transactions that meet the criteria you set in the **Create Budget Report** dialog box. This may take some time, depending on the size of your Check Register and the complexity of your criteria. When Quicken has found all the transactions that meet your criteria, it displays the report on the screen.
8. Examine the report by scrolling around it with , , , and , or using the two scroll bars if you have a mouse.

- 9. To print the report, choose **Print Report** from the **File Menu**. Quicken displays the **Print To** dialog box.
- 10. Select whether you want to print to the printer or to a file, and the Page Setup you wish to use. Press the on-screen **OK** pushbutton. Quicken prints the report.
- 11. When you have finished examining the report, press the on-screen **Done** pushbutton. You can also press **[Esc]**. Quicken returns to the **Create Transaction Report** dialog box.

*Specifying budget amounts*

Whenever you memorize a new @Category, Quicken assigns it a budget amount of zero. For creating Budget Reports, you'll probably want to change the budget amounts of some @Categories or even exclude some @Categories from being listed in the Budget Report. Any changes you make to the budget amounts of @Categories are saved by Quicken, so once you enter a budget amount, you never have to reenter it, unless you need to change it.

**To add or change budget amounts:**

- 1. At the **Create Budget Report** dialog box, press the on-screen **Edit Budgets** pushbutton. Quicken displays the **Specify Budget Amounts** dialog box, as in Figure 11-10. The **Specify Budget Amounts** dialog box shows each @Category and its description.

@Category name.

@Category description.

Monthly budget amount.

Check mark indicates @Category included in report.

@Category	Description	Budget Amt	Include
Auto	Auto	210.72	<input checked="" type="checkbox"/>
Bonuses	Bonuses Earned	250.00	<input checked="" type="checkbox"/>
Charity	Charity Donations	-50.00	<input checked="" type="checkbox"/>
Dining	Dining Out		<input checked="" type="checkbox"/>
Education	Education	- 100.00	<input checked="" type="checkbox"/>
Entertainment	Entertainment	- 100.00	<input checked="" type="checkbox"/>

OK

Cancel

No check mark indicates @Category excluded from report.

Figure 11-10. Specify Budget Amounts dialog box.

2. You can change the budget amount of any @Category or include or exclude the @Category from the Budget Report.
  - To change the *monthly* budget amount of an @Category, move the cursor to the @Category's Budget column. Use **↑**, **↓**, **PgUp**, or **PgDn** to move through the list of @Categories, or click the up arrow and down arrow on the scroll bar with the mouse. Type the new budget amount over the existing one. Remember to enter the budget amounts for expense @Categories as negative numbers and for income @Categories as positive numbers. You must enter each amount as a monthly figure. *Budget amounts always appear as monthly in this dialog box*, no matter what time period you use in the Budget Report. If you choose a time period other than monthly in the **Create Budget Report** dialog box, Quicken adjusts the budget amounts accordingly. For example, if you subtotal a report by year, Quicken multiplies the budget amounts by 12 before displaying them in the report.
  - To exclude an @Category from the Budget Report, move the cursor to the Include column of that @Category and then press the space bar. The check mark in the Include column disappears. Press the space bar a second time to include the @Category again. The check mark reappears. You can also double-click with the mouse to exclude an @Category from the Budget Report.

**Note:** When you change the budget amount of an @Category, the check mark in the Include column will automatically appear too if it is not already there to include the @Category in the report.

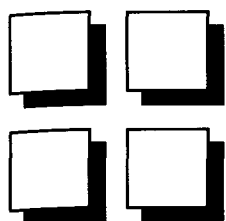
3. When you are satisfied with the budget amounts and include status of all the @Categories, press the on-screen **OK** pushbutton. Quicken returns you to the **Create Budget Report** dialog box, where you can press the on-screen **Start Report** pushbutton to begin the report.

**Or**

Press the on-screen **Cancel** pushbutton to cancel any changes you have made to the budget amounts and return to the **Create Budget Report** dialog box.

Budget Reports group @Categories with positive budget amounts (or zero) in the **INCOME** section at the top of the report and those with negative amounts in the **EXPENSES** section at the bottom of the report.





## Chapter 12

# Reconciling Your Account

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### Entering the ending balance and marking cleared transactions

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#### If your account balances

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#### If your account doesn't balance

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In this chapter you'll learn how to reconcile your Quicken Check Register with your monthly bank statement. "Reconciling your account" means verifying that your records and the bank's records show the same amount of money in your account at the end of a specific time period.

## *Entering the ending balance and marking cleared transactions*

You begin reconciling with Quicken by entering the ending balance from your bank statement. The ending balance is the amount of money the bank had in your account on the last day of the period covered by the statement. Most monthly statements label this amount the "ending balance." On some statements, it may be the last number shown in the statement's balance column.

After entering the ending balance, mark as cleared in the Check Register all the transactions listed on the bank statement, just as you do when reconciling a paper checkbook.

Quicken compares your Check Register with the bank statement. If they agree, your account is in balance. If your Check Register and the bank statement don't agree, Quicken helps you find the difference. If there is a difference, Quicken offers to adjust your records to agree with the bank statement.

Quicken is designed to reconcile one statement at a time. If you're reconciling more than one statement, do the oldest one first. Also, be sure that all outstanding transactions—such as checks you've written by hand—are entered in the Check Register before you begin reconciling. Quicken won't be able to reconcile your account correctly unless you have recorded all your transactions.

### To begin reconciliation:

1. Choose **Reconcile** from the **Activities Menu**. Quicken displays a shortened Check Register, with a Reconciliation Summary section at the bottom. This is called the Reconciliation Register. Quicken overlays this Reconciliation Register with the **Ending Bank Balance** dialog box, as shown in Figure 12-1.



**Figure 12-1. Ending Bank Balance dialog box.**

2. Type in the ending balance from your bank statement and press the on-screen **OK** pushbutton. Quicken returns to the Reconciliation Register, as in Figure 12-2. Quicken positions the highlight box at the first *uncleared* transaction in the Check Register. The cursor is in the Cleared (C) column.

Type an asterisk (\*) in the Cleared (C) column for transactions listed on your bank statement. You can also double-click.

Total dollar amount of all transactions in Check Register marked cleared (X or \*).

Running summary of transactions you have marked cleared.

When finished marking cleared transactions, press **End Recon**.

Move highlight box to next uncleared transaction by pressing the on-screen **Next** pushbutton; move back by pressing the on-screen **Prev** pushbutton.

Difference between bank's records and yours. If zero, your Check Register balances with the bank statement.

Jan 19, 1990 9:15 pm Quicken - 1ST\_BANK Help F1

File F2 Edit F3 Search F4 Quick Entry F5 Activities F6 ! F9 Find

DATE	NUM	PAYEE/MEMO	PAYMENT	C	DEPOSIT	BALANCE
8/20 1989		Opening Balance		X	2,500.00	2,500.00
8/26 1989	1001	Lee's Dept. Store Clothing	32.24			2,467.76
8/29 1989		Deposit Paycheck			1,075.00	3,542.76
9/ 5 1989	*****	Bank @Mort	1,083.68	*		2,459.08

RECONCILIATION SUMMARY

Previously cleared items:	2,500.00	Total cleared items	1,416.32
Items You Have Cleared (*)		Bank Balance	3,540.26
1 Checks, Debits:	-1,083.68	Difference	-2,123.94
0 Deposits, Credits:	.00		

End Recon Next Prev Accept

Ending Balance: \$2,459.08

**Figure 12-2. Marking cleared transactions during a reconciliation.**

- If the transaction is listed on the bank statement, type an asterisk (\*) in the Cleared (C) column to indicate that the transaction has cleared the bank. If you are using a mouse, you can also double-click the Cleared (C) column to mark the transaction cleared. An asterisk appears. To unmark a transaction, press the space bar or double-click again. The asterisk disappears.
- Press the on-screen **Next** pushbutton. Quicken moves the highlight box to the next uncleared transaction in the Check Register. If that transaction is listed on the bank statement, mark it cleared as in Step 3 above. (If you need to go back to an earlier uncleared transaction, press the on-screen **Prev** pushbutton.)

In addition to using the **Next** and **Prev** pushbuttons, you can move through the Reconciliation Register in all the same ways that you can in the regular, full-sized Check Register. The **Next** and **Prev** pushbuttons are just another way to move through the Reconciliation Register, which is especially convenient when reconciling.

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**Quicken tip:** If you are using the keyboard, remember to use **Alt+N** and **Alt+P**, the accelerator keys for these pushbuttons, to save you time.

---

Continue marking cleared all transactions listed on the bank statement.

5. Add to the Reconciliation Register any transactions shown on the bank statement that do not appear in the Reconciliation Register. These may include bank fees, ATM transactions you neglected to record, and so on. Type in these additional transactions at the end of the Reconciliation Register exactly as though you were entering a new transaction. Be sure to include an asterisk (\*) in the Cleared (C) column to mark it as cleared. Press the on-screen **Accept** pushbutton to record each such additional transaction.
6. When you have finished marking and adding cleared transactions, press the on-screen **End Recon** pushbutton. Quicken compares your Check Register with the bank statement. If your records agree with the bank's, Quicken will congratulate you and offer to print a Reconciliation Report (see below).

**Or**

If your records do not agree with the bank's, Quicken will give you the opportunity to find and fix the discrepancies, or simply to accept the bank's records as correct and enter a balance adjustment to bring your records into agreement with the bank's (see page 12-10).

As you mark transactions cleared, the Reconciliation Summary at the bottom of the screen is updated to show you a running summary of your reconciliation. This summary information includes the total number and dollar amount of the transactions you have marked cleared from this bank statement, the total dollar amount of *all* transactions marked cleared (from this statement and all previous bank statements), and the difference between the dollar amount of all cleared transactions and the bank balance on the statement (which you told Quicken when you began reconciling).

When you reconcile your account, you are checking to be sure that your records of all the transactions that have cleared the bank agree with the bank's records of those transactions. Specifically, you are verifying that you have a record in your Check Register of all the transactions that the bank has a record of and that the dollar amount of each of those transactions is the same as what the bank reported them to be. If your records and the bank's records agree, then after you have marked cleared all the transactions in the Check Register that appear on the bank statement, the total of all cleared transactions as displayed in the Reconciliation Register



will match the total of transactions on your bank statement and the Difference amount in the Reconciliation Summary will be zero. If your records and the bank's records do not agree, the amounts will not be the same and the Difference will not be zero.

---

**Quicken tip:** It is helpful to place a check mark beside each transaction on the bank statement that you mark in the Reconciliation Register. This helps you find transactions that appear on the statement but are missing from the Check Register.

---

## *If your account balances*

When you press the on-screen **End Recon** pushbutton, Quicken compares your records with the bank statement to see if they are in balance. Specifically, Quicken checks to see if the sum of the amounts of all cleared transactions in the Reconciliation Register (those you just marked with asterisks as well as any you had cleared in prior months) equals the bank statement's ending balance, which you told Quicken when you first started reconciling.

If your Reconciliation Register balances with the bank statement, Quicken updates your records and changes all the asterisks in the Cleared (C) column to X's. The X's are used to help distinguish transactions that have been cleared and reconciled this month from transactions you may clear next month.

After updating your records, Quicken displays the **Reconcile Complete** dialog box with a congratulations message, as in Figure 12-3.



Figure 12-3. Reconcile Complete dialog box with Congratulations.

If you wish to print out a Reconciliation Report that summarizes your account activity according to the bank statement, you can do so now.

### To print a Reconciliation Report:

1. At the **Reconcile Complete** dialog box, press the on-screen **Print** pushbutton. Quicken displays the **Print To** dialog box.
2. Choose whether to print to the printer or to a file and the Page Setup you wish to use.
3. Press the on-screen **OK** pushbutton. Quicken prints a Reconciliation Report.

---

**Quicken tip:** If after leaving **Reconcile** you wish to print a Reconciliation Report of your most recent reconciliation, you can do so by selecting **Reconcile** from the **Activities Menu** as if you were going to reconcile a new bank statement. Leave the bank's ending balance at zero (or any value). When the Reconciliation Register is displayed, select **Print Report** from the **File Menu** and follow the steps above to print the report. After printing is complete and you return to the Reconciliation Register, just press **Esc** or select another activity from the **Activities Menu** to leave **Reconcile**.

---

## *If your account doesn't balance*

If, when you press the on-screen **End Recon** pushbutton, the total of all cleared transactions in the Reconciliation Register does not agree with the bank statement's ending balance (and therefore the Difference amount on the Reconciliation Summary is not zero), your records and the bank's are not in balance. Quicken displays the **Out of Balance** dialog box, as in Figure 12-4, to show you the amount of the difference and to suggest possible reasons for the difference.

At this point you have three options: you can try to find and correct the source of the difference; you can ignore the difference and accept the bank's records as correct; or you can quit reconciling for now (your work so far will be saved) and come back to it later.

Quicken lists the possible causes of the difference in the order they're most likely to occur.

The dollar amount of the difference.

Quicken gives you three options.

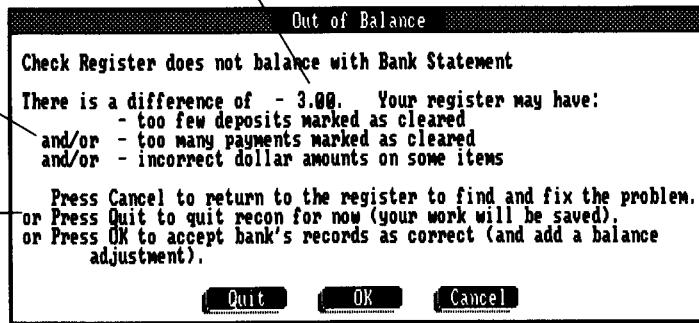


Figure 12-4. Out of Balance dialog box.

## ***Correcting the difference and reconciling the account***

To correct the difference, press the on-screen **Cancel** pushbutton to return to the Reconciliation Register. The Reconciliation Summary remains at the bottom of the screen. You can now check your reconciliation against the bank statement in a systematic way.

First, double-check that the Bank Balance as displayed in the Reconciliation Summary is the same as the ending balance on the bank statement. If the figures do not agree, you will need to retype the Bank Balance.

Next, check the dollar total for “Checks, Debits” shown in the summary against the dollar total for debits shown on your bank statement. Debits are all payments, such as checks written or bank fees charged, that are subtracted from your account. If the figures do not agree, you know you have a problem with checks and debits.

Also check the dollar total for “Deposits, Credits” shown in the summary against the dollar total for credits shown on your bank statement. Credits are all additions to your account such as deposits and interest. If the figures do not agree, you know you have a problem with deposits and credits.

### **If the Bank Balance is incorrect:**

1. Press **Tab** as necessary to move the cursor to the **Bank Balance** field of the Reconciliation Summary, or click there with the mouse.

2. Type the correct bank ending balance over the incorrect one. Note that the **Bank Balance** field is the only field in the Reconciliation Summary that you can move the cursor to and change directly.
3. Press the on-screen **End Recon** pushbutton. If the account balances now, Quicken will update your records, changing all the asterisks in the Cleared (C) column to X's and displaying the **Reconcile Complete** dialog box, as in Figure 12-3.

### Or

If the account still does not balance, the **Out of Balance** dialog box will reappear. See below for instructions on how to check for errors in payments or deposits.

### *If you have a problem with checks and debits:*

- Count the number of debit (payment) transactions listed on your bank statement. Be sure to count all debit transactions, including checks, transfers out of the account, ATM withdrawals, service charges and fees, and automatic payments. Some statements count the number of debits for you.
- Compare the number of debits on the bank statement with the number of debits shown in the Reconciliation Summary.

### **If the counts are different...**

You either:

1. Missed recording a payment in the Check Register.
2. Missed marking a payment as cleared.
3. Mistakenly marked a payment as cleared.

To correct the problem, go through the Reconciliation Register. Find any payments listed on the bank statement that you may have neglected to clear and clear them. If you find payments that you mistakenly cleared, delete the asterisk from the **Cleared (C)** column. Add any transactions that appear on the bank statement but are not currently in the Reconciliation Register.

### **If the counts are the same but the amounts are different...**

You probably recorded the payment, but typed in the amount incorrectly. To correct the problem, see "Looking for incorrect amounts" later in this chapter.

### ***If you have a problem with deposits and credits:***

- Count the number of credit transactions listed on your bank statement. Be sure to count all credit transactions, including direct deposits, transfers into the account, deposits made at automatic teller machines, and interest received. Some statements count the number of credits for you.
- Compare the number of credits on the bank statement with the number of credits shown in the Reconciliation Summary.

#### **If the counts are different...**

You either:

1. Missed recording a deposit in the Check Register.
2. Missed marking a deposit as cleared.
3. Mistakenly marked a deposit as cleared.

To correct the problem, go through the Reconciliation Register. Find any deposits listed on the bank statement that you may have neglected to clear and clear them. If you find deposits that you mistakenly cleared, delete the asterisk from the **Cleared (C)** column. Add any deposits that appear on the bank statement but not in the Reconciliation Register.

#### **If the counts are the same but the amounts are different...**

You probably recorded the deposit, but typed in the amount incorrectly. To correct the problem, see "Looking for incorrect amounts" below.

### ***Looking for incorrect amounts***

- Go through the Reconciliation Register, comparing the dollar amount of each transaction shown on the bank statement with its dollar amount in the Reconciliation Register.
- If you find any amounts recorded incorrectly, type the correct amount over the incorrect amount and press the on-screen **Accept** pushbutton to record the change.

### *Ending the reconciliation*

- **If the steps you have taken above have corrected the problem**, the Difference amount in the Reconciliation Summary will be zero. Press the on-screen **End Recon** pushbutton. Quicken updates your records and displays the **Reconcile Complete** dialog box with a congratulations message, as in Figure 12-3. See “If your account balances” on page 12-5.
- **If your account still doesn’t balance**, you may want to double-check your work. In particular, make sure that all transactions on the bank statement are correctly recorded in the Reconciliation Register and are marked cleared. If you still can’t locate the problem, there may be an error on your bank statement and you should contact your bank.

### *Ignoring the difference and reconciling the account*

You may decide to ignore the difference between your Reconciliation Register and the bank statement. This will save you time if the amount is small and you feel it is not worth your time to track it down. Quicken will add a Balance Adjustment transaction to the Reconciliation Register to bring your records into balance with the bank’s.

---

**Quicken tip:** Be cautious about accepting the bank’s ending balance as correct and adding a Balance Adjustment. Accepting your bank’s records could introduce an error into your Check Register equal to the size of the difference. In some circumstances, this could cause you to overdraw your account. It’s always safer to go through the Check Register to locate and correct the source of the difference.

---

#### **To ignore the difference:**

1. Press the on-screen **End Recon** pushbutton. Quicken displays the **Out of Balance** dialog box, as in Figure 12-4.
2. Press the on-screen **OK** pushbutton. Quicken displays the **Adding Balance Adjustment** dialog box. Quicken explains that it will be adding either a payment or deposit to your Check Register in order to balance with your bank statement. Press the on-screen **OK** pushbutton to add the adjustment.

**Or**

Press the on-screen **Cancel** pushbutton and Quicken will not add a Balance Adjustment. Quicken will return you to the Reconciliation Register to continue reconciling.

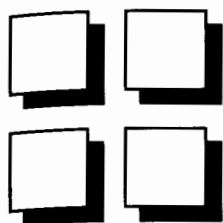
3. Once Quicken has entered your balance adjustment, it will update your records, changing all the asterisks to X's, and display the **Reconcile Complete** dialog box with a message that the Check Register has been adjusted to agree with the bank statement. If you wish to print out a Reconciliation Report that summarizes your account activity according to the bank statement, you can do so now by pressing the on-screen **Print** pushbutton. See page 12-6 for detailed instructions.

**Or**

Press the on-screen **OK** pushbutton to end reconciling and return to the Check Register.







## Chapter 13

# Account Activities

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**Setting up additional bank accounts**

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**Selecting bank accounts**

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**Changing where Quicken looks for data**

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**Backing up and restoring bank accounts**

---

**Copying bank accounts**

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**Deleting bank accounts**

---

**Renaming bank accounts**

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In Chapter 2 you learned how to set up your first bank account with Quicken. In this chapter you'll learn how to set up additional bank accounts, how to change directories, how to back up and restore accounts, how to delete and rename accounts, and how to copy accounts.

Pay particular attention to the instructions for backing up an account. You should maintain backup copies of all your bank accounts to guard against accidental loss of data.

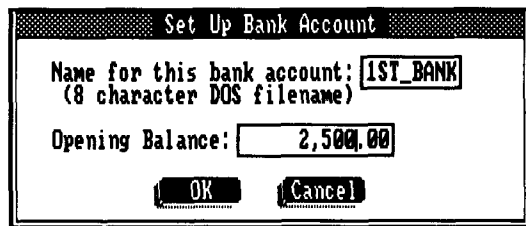
## *Setting up additional bank accounts*

With Quicken, you can set up as many bank accounts as you want. If you are a floppy disk user, you can set up all your accounts on one data disk, or you can maintain a separate data disk for each account—which we recommend.

### **To set up additional accounts:**

1. From the **File Menu**, choose **New**. If you keep your data on floppy disks, Quicken displays the **Change Disks** dialog box to allow you to change disks if you wish to set up your new account on a different disk. If so, insert the disk now and then press the on-screen **OK** pushbutton.

Quicken displays the **Set Up Bank Account** dialog box, as in Figure 13-1.



**Figure 13-1. Set Up Bank Account dialog box.**

2. Type in the name and opening balance for the account, just as you did when you set up your first account with Quicken.
3. When you are satisfied with the information you've entered, press the on-screen **OK** pushbutton. Quicken brings you to the Check Register of your new account, open and ready for you to begin entering transactions.

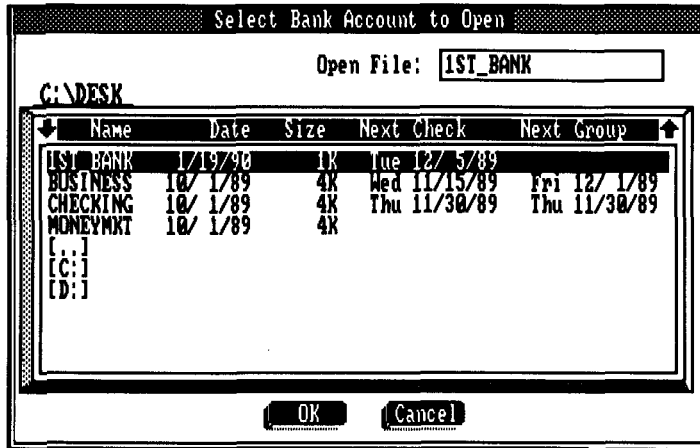
The new account is now available on the **Select Bank Account** list, which you can see by choosing **Open** from the **File Menu**.

## **Selecting bank accounts**

Quicken always displays the current bank account name at the top of the screen so that you always know which account you are using. If you want to change bank accounts, you can do so at any time. Quicken automatically saves your current transaction information before it opens another account.

### **To select a different account:**

1. Choose **Open** from the **File Menu**. Quicken displays the **Select Bank Account to Open** dialog box (Figure 13-2).



**Figure 13-2. Select Bank Account to Open dialog box.**

- Use or to select the account you wish to use. (If the account is on another disk or directory, see “Changing where Quicken looks for data” below.) Press the on-screen **OK** pushbutton. Quicken opens the account and displays the Check Register for that account.

**Or**

If you have a mouse, double-click on the account name in the **Select Bank Account to Open** dialog box. Quicken opens the account and displays the Check Register for that account.

The **Select Bank Account** list includes detailed information about your bank accounts. The list shows the name of each account and the date you last made changes to it. The list also shows the size of the account. If you have postdated checks, the list shows when the next check is due to be printed. If you have scheduled Transaction Groups, the list shows when the next group is due to be executed.

## ***Changing where Quicken looks for data***

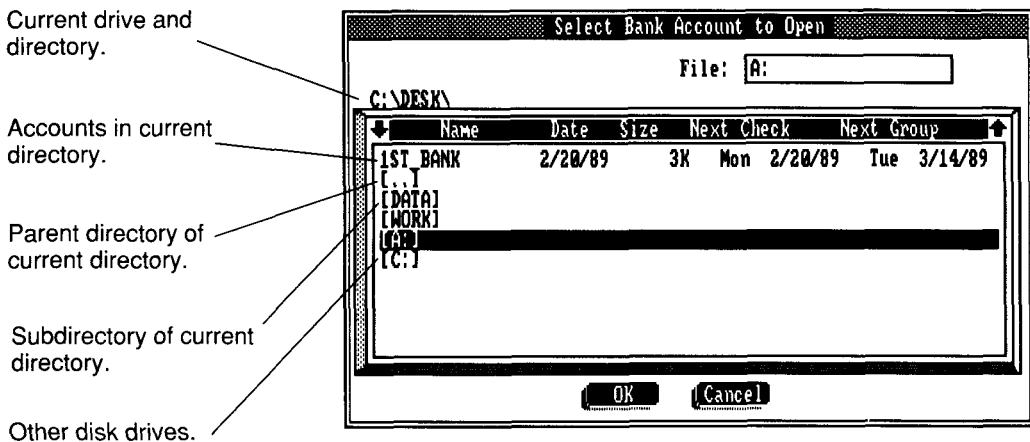
Quicken can look for data on only one disk drive or in one directory at a time. If it doesn't find an account you know you've set up, Quicken is probably looking at the wrong drive or directory.

A directory is a portion of a disk that you've set up and labeled with a name. You typically set up directories in order to organize your programs and files on the disk. For example, you might want to keep Quicken and

all your Quicken account files in one directory and your word processor program and files in another. This is particularly useful with a hard disk on which there may be hundreds of programs and files.

### To use a different disk or directory:

1. Choose **Open** from the **File Menu**. Quicken displays its **Select Bank Account to Open** dialog box. In addition to the names of your accounts, you will see letters enclosed in brackets designating disk drives, such as [A:] or [B:]. You may also see directory names enclosed in brackets, such as [DATA] or [WORK], if the current directory has subdirectories. The special directory name [..] signifies the parent directory of the current directory. If the current directory is a subdirectory of another directory, selecting [..] brings you "up" one level.



**Figure 13-3. Changing a drive or directory.**

2. Use or to select the letter designating the drive or the name of the directory you wish to use. Press the on-screen **OK** pushbutton. Quicken displays the list of bank accounts for the new drive or directory.

### Or

If you have a mouse, double-click the letter designating the drive or the name of the directory you wish to use. Quicken displays the list of bank accounts for the new drive or directory.

3. Select the account you wish to use in the new drive or directory. Quicken opens the account and displays the Check Register for that account.

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**Quicken tip:** If you wish to open an account from the current drive, but on a different disk, simply insert the new disk and select the letter designating the drive. Quicken will read the disk in the drive and update the list of accounts on the screen to the accounts on this new disk. For example, you open a file from drive [B:]. Quicken displays the **Select Bank Account to Open** dialog box, based on the disk that is currently in drive [B:]; let's call it DISK1. The account you really need is on a different disk; we'll call it DISK2. You need to change the disk in drive [B:] from DISK1 to DISK2. Once DISK2 is in drive [B:], select [B:] again from the **Select Bank Account to Open** dialog box. Quicken will read the disk in drive [B:] and then display the **Select Bank Account to Open** dialog box based on DISK2.

---

## ***Backing up and restoring bank accounts***

At least once a month you should make a backup copy of each of your bank accounts to guard against accidental loss of data. A good rule of thumb is to back up often enough so that recreating lost records would be relatively quick—you wouldn't want to re-enter a year's worth of transactions. For some users, a weekly backup may be required. Quicken can do this for you in seconds. Backups are important insurance, because in the event of a data loss, you can use the copy of the account stored on the backup disk.

### ***Backing up a bank account***

The first time you make a backup copy, you will need a blank, formatted disk. Be sure to have one on hand *before* you start Quicken. (For subsequent backups, simply reuse your backup disk.) If there's room on the disk, you can use the same backup disk for several accounts with different names. Quicken warns you if there's not enough room left on the backup disk to hold the account you're trying to back up.

#### **To back up an account:**

1. Open the account you want to back up by choosing **Open** from the **File Menu** and selecting that account (see page 13-2).
2. Choose **Copy** from the **File Menu**. Quicken displays the **Copy Current Account** dialog box (Figure 13-4). The cursor is in the **Copy transactions from** field.

Also copies all uncleared transactions, even if they occur prior to the date range you specified.

Use these date settings to determine the range of transactions you copy.

Copy Current Account

Copy transactions from: 10/ 1/88 to: 2/28/89

☒ Also copy prior uncleared transactions

Enter new name for copied account: 1st\_Copy

OK Cancel

You must supply a new account name for the copy of your transactions.

**Figure 13-4. Copy Current Account dialog box.**

3. Press **Tab** three times to move the cursor to the **Enter new name for copied account** field. Do not change the **from** or **to** date fields; they are already correctly set for backing up the entire account. If you do not wish to back up the entire account, see "Copying bank accounts" on page 13-7.
4. Type a name for the backup account. You must type a different name for the backup account from the current account if the two accounts are in the same drive and directory. If you want Quicken to back up your account to a different drive or directory, type the drive letter or directory name along with the new account name. For example, if you are copying the account CHECKING from drive [C:] to drive [B:], type **B:CHECKING** in the **Enter new name for copied account** field.
5. When you are satisfied with your settings, press the on-screen **OK** pushbutton. Quicken will make a backup copy of the account.

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**Quicken tip:** If you enter simply a drive or directory in the **Enter new name for copied account** field, such as **A:** or **\MYDATA**, Quicken will make a backup copy of the current account to that drive or directory and give it the same name as the current account being copied.

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To copy from a floppy disk to a different disk in the same drive, just type the drive designator, such as **A:**, in the **Enter new name for copied account** field. Quicken will tell you when to swap from the **SOURCE** disk (the disk you are copying *from*) to the **DESTINATION** disk (the disk you are copying *to*). You may have to swap disks several times, depending on the size of the account you are copying.

Once you have made a backup copy of your account, you should update it *at least* once a month. To do so, simply follow the steps outlined above. Store your backup disk in a safe place.

## ***Restoring an account you have backed up***

If you are a floppy disk user, you need not specifically restore accounts. If your primary data disk is damaged or lost, just start using your backup disk as your primary data disk. Then make a backup of the new data disk. (Don't forget to continue making backup copies!)

If you are a hard disk user, you'll need to restore accounts only if your hard disk "crashes" or if the file somehow becomes damaged. In this event, first reinstall Quicken, following the instructions in Chapter 1, *Getting Started*.

### **To restore an account:**

1. Choose **Open** from the **File Menu**. Quicken displays the **Select Bank Account to Open** dialog box.
2. Insert your backup disk that contains the account you need to restore into the floppy drive. Select the drive that contains the backup disk. After Quicken displays the accounts on that disk, open the account.
3. Once the account is opened, choose **Copy** from the **File Menu**. Quicken displays the **Copy Current Account** dialog box.
4. Move the cursor to the **Enter new name for copied account** field, and type in a name for the copied account. Make sure you type the drive designator of the hard disk, such as **C:**, followed by the account name to indicate that the copy is to be placed on your hard disk. Press the on-screen **OK** pushbutton to begin restoring.

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**Quicken tip:** If Quicken finds an account with the same name on the hard disk as the one you are restoring, it asks you to confirm that it is OK to overwrite the current account on the hard disk. "Overwrite" means that Quicken erases the account from the hard disk and replaces it with the copy from the backup disk. Be sure you want to do this.

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## ***Copying bank accounts***

In addition to copying entire accounts, as when backing up and restoring, Quicken also lets you copy part of an account. You might want to do this in order to start a new account file for a new year, or because your data disk is full. Copying an account also allows you to copy your list of memorized transactions and @Categories to a new account without copying the transaction data in the Check Register.

### To copy an account:

1. Open the account you want to copy by selecting **Open** from the **File Menu**.
2. Choose **Copy** from the **File Menu**. Quicken displays the **Copy Current Account** dialog box (Figure 13-4). The cursor is in the **Copy transactions from** field.
3. Quicken defaults to the earliest date in the Check Register. However, you may not always want to copy all the data from your account. For example, you may not want to copy transactions from previous years. If you want to change the date, type in the earliest date from which you want Quicken to copy transactions.
4. Move the cursor to the **to** date field. You can move the cursor to a new field by using **Tab** or by clicking the field with the mouse. Type in the latest date through which you want Quicken to copy transactions. Quicken defaults to the last date there was a recorded transaction.
5. Check the **Also copy prior uncleared transactions** checkbox to tell Quicken you want to copy uncleared transactions that are prior to the **from** date. This will make it easier for you to reconcile the new account. In general, you should leave this box checked. If you don't want those transactions copied, click or press the space bar on the checkbox to uncheck it.
6. Move the cursor to the **Enter new name for copied account** field, and type in a name for the copied account. You must type in a different name for the copied account name if the two accounts are in the same directory.

If you want Quicken to copy transactions to a different drive or directory, type the drive letter, along with the new name. For example, if you are copying CHECKING from drive [C:] to drive [B:], type in **B:CHECKING** in the **New name for copied account** field. Quicken will copy the account to the floppy in your [B:] drive.



7. When you are satisfied with your settings, press the on-screen **OK** pushbutton. Quicken will copy the transactions selected.

## Deleting bank accounts

Deleting a bank account *permanently* removes the entire account from your disk. Once you have removed it, there is no way to get it back.



**To delete an account:**

1. Choose **Delete** from the **File Menu**. Quicken displays the **Select Bank Account to Delete** dialog box.
2. Use  or  to select the account you wish to delete. Press the on-screen **OK** pushbutton. You can also type the account name into the **File** field and press the on-screen **OK** pushbutton. If you have a mouse, you can double-click on the account name to select it.

Quicken displays a **CAUTION** dialog box which asks you if you are sure you want to permanently remove the account from your files.

3. To proceed with deleting the account, press the on-screen **YES** pushbutton. Quicken deletes the account and returns you to the Check Register.

**Or**



Press the on-screen **NO** pushbutton. The account will not be deleted.

**Note:** If you delete the current account, you will return to a blank desktop after leaving the **Select Bank Account to Delete** dialog box.

## ***Renaming bank accounts***

Occasionally, you may wish to rename an account. For example, if you have a single account on Quicken called CHECKING and then decide to set up a new account, you might want to rename CHECKING to CHECK1 and set up the new account as CHECK2.

**To rename an account:**

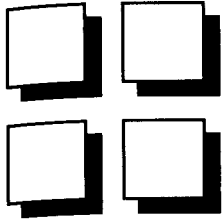
1. From the **File Menu**, choose **Rename**. Quicken displays the **Select Bank Account to Rename** dialog box.
2. Use  or  to select the account you want to rename. Press the on-screen **OK** pushbutton. Quicken displays the **Enter New Account Name** dialog box.

**Or**

If you have a mouse, double-click the account you want to rename. Quicken displays the **Enter New Account Name** dialog box.

3. Type in the new name for the account (8 characters maximum).
4. Press the on-screen **OK** pushbutton. Quicken renames the account.





## Chapter 14

# Changing Settings

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### DeskMate settings

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### Quicken Page Setup

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### Other settings

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This chapter tells you how to change Quicken's settings. Though Quicken comes set up and ready to work, you may want to change some of the settings to suit your own taste or your computer system. For example, you can decide whether or not the program beeps, what screen colors you want (if you have a color monitor), how much confirmation Quicken requires when you change your records, and so on. Some printers require special settings to work properly. Changing settings is easy, so you can experiment to see what works best for you.

You can change:

- **DeskMate Setup** on the **F10 Accessories Menu**. These include Mouse Settings, Date and Time, Printer Settings, and Colors. You can change the DeskMate settings at DeskMate's Desktop or from within Quicken without returning to DeskMate.
- **Page Setup** on the **File Menu**. These include page margins, characters per inch (pitch), and printer control codes. You can create up to six different Page Setups.
- **Other Settings** on the **File Menu**. These specify your preferences regarding beeps when Quicken is recording and memorizing, whether you want advance reminders to execute scheduled Transaction Groups, whether you require an @Category on all transactions, and so forth.

## DeskMate settings

You may need to change the hardware settings on your computer—for example, which printer port your printer is connected to, or maybe you just changed from using a monochrome monitor to a color monitor. These settings can be changed with the DeskMate **Setup** accessory on the **F10 Accessories Menu** either at the DeskMate desktop or from within Quicken.

Open the **F10 Accessories Menu** from the menu bar. Select **Setup** from the displayed menu. Detailed instructions for opening a menu and selecting an option are given on page 2-3. The DeskMate Setup screen appears as shown in Figure 14-1.

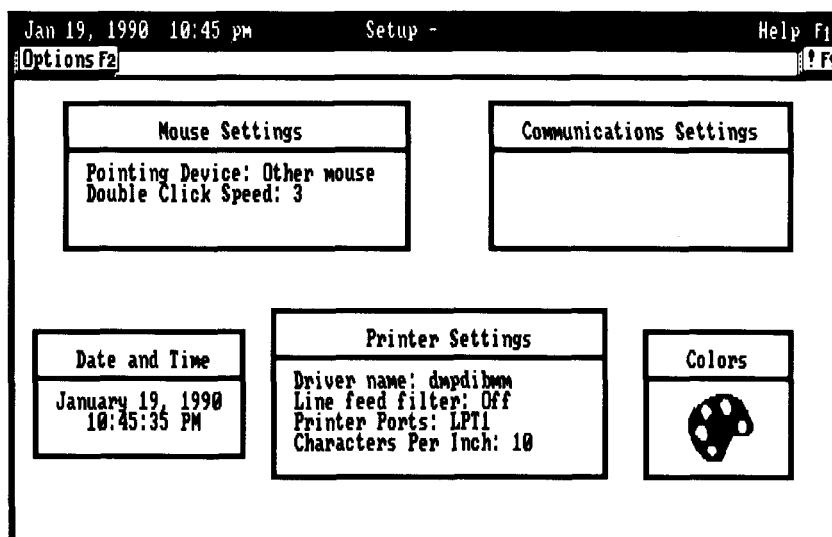


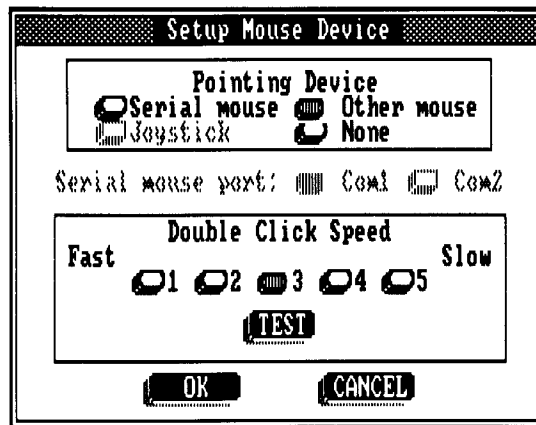
Figure 14-1. DeskMate Setup Areas.

To change any of the areas, open the **F2 Options Menu**, or double-click on the area you want to change.

### Mouse settings

The first thing to do is let DeskMate know whether you have a mouse, and what kind it is. Also, here is where you determine the speed at which the mouse double-clicks.

1. Select **Mouse** from the **Options** menu. The **Setup Mouse Device** dialog box is displayed, as shown in Figure 14-2.



**Figure 14-2. Setup Mouse Device dialog box.**

2. Select from the **Pointing Device** button group the appropriate device. If you are not using a mouse, select **None**. Select **Other mouse** if using a Bus mouse. If you are using a Serial mouse, you will also need to select the port that mouse is connected to, either **Com1** or **Com2**.
3. Select from the **Double Click Speed** button group the speed you desire. Click on **1** if you want the speed to be very fast, and click on **5** if you want the speed to be very slow. You can try different speeds to find the one you want by double-clicking on the **TEST** pushbutton after you select a speed. If the double-click depresses the button, it was recognized as a double-click. If you are not satisfied with that speed, try another one.
4. Once you are satisfied with your choices, press the on-screen **OK** pushbutton to save your mouse settings.

**Or**

Press the on-screen **Cancel** pushbutton and the settings will not change.

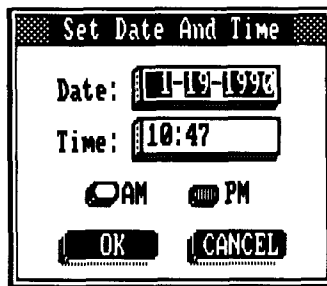
## ***Communications settings***

Quicken is not a communications program, so these settings have no value to Quicken. You can just ignore this option.

### *Date and Time*

Some computers have built-in clocks. If yours doesn't, use this option to set the date and time. Note that Quicken will ask for a date when you start if the computer's system date is not set. There may be times when you need to change your system date and time. If the date and time displayed in the upper-left corner of your DeskMate desktop are not correct, you will need to change it.

1. Select **Date and Time** from the **Options Menu**. The **Set Date and Time** dialog box is displayed, as shown in Figure 14-3.



**Figure 14-3. Set Date and Time dialog box.**

2. DeskMate will display your current system date. If the date is not correct, select the **Date** field and type the correct date.
3. DeskMate will display your current system time. If the time is not correct, select the **Time** field and type the correct time. Time is displayed in 12-hour increments, so press the **AM** or **PM** button to indicate the correct time.
4. Once you are satisfied with your choices, press the on-screen **OK** pushbutton to save your work.

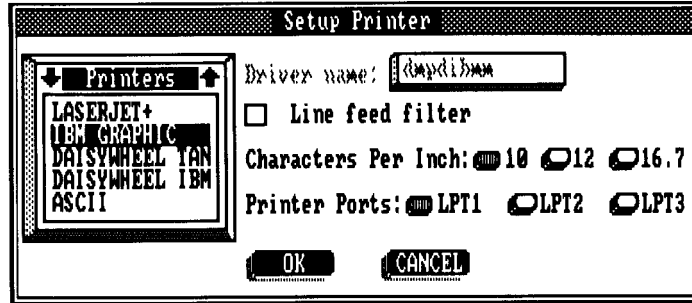
**Or**

Press the on-screen **Cancel** pushbutton to return to the original default settings.

### *Printer settings*

DeskMate needs to know what kind of printer you are using, what printer port it is hooked up to, and what size pitch you want the type to be. However, Quicken ignores DeskMate's printer setup. Even after setting up your printer for DeskMate, you will need to set some printer settings in Quicken.

1. Select **Printer** from the Options Menu. The **Setup Printer** dialog box is displayed, as in Figure 14-4.



**Figure 14-4. Setup Printer dialog box.**

2. Select your printer by highlighting the name on the list in the **Printers** box. You don't need to fill in the **Driver name**, because the correct driver name will automatically be filled in once you have highlighted your printer name. If you don't see your printer listed, select **ASCII**. This works on all printers. The only disadvantage is that you won't be able to print at different pitches.
3. Quicken has its own setup for pitch selection. You should base the remaining choices on other programs you will be running with Desk-Mate.
4. Once you are satisfied with your choices, press the on-screen **OK** pushbutton to save your work.

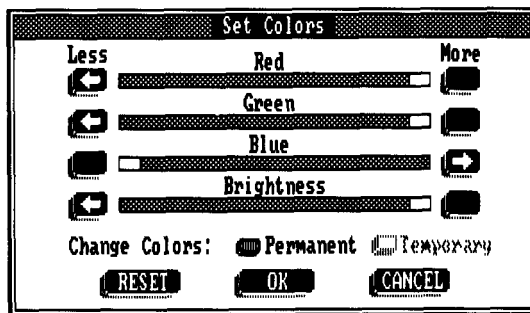
**Or**

Press the on-screen **Cancel** pushbutton to return to the original default settings.

## Colors

The **Colors** option allows you to create the screen color combination that is most appealing to you. You need to set colors only if you have a color monitor, or if your monitor shows shades of gray. If you have a monochrome monitor, the **Colors** option will be grayed out, and you will not be able to use this option. Depending on the type of monitor you are using, the dialog box may be slightly different.

1. Select **Colors** from the **Options Menu**. The **Set Colors** dialog box is displayed, as in Figure 14-5.



**Figure 14-5. Set Colors dialog box.**

2. Four horizontal elevator bars will be displayed, one for **Red**, **Green**, **Blue**, and **Brightness**. Click on either the **Less** or **More** arrows at the ends of each bar and watch the color combination and brightness change.
3. Once you have selected the combination you prefer, press the **Permanent** button to make a permanent change. Pressing the **Temporary** button will make a temporary change to the colors but will not save the changes to disk.
4. Once you are satisfied with your choices, press the on-screen **OK** pushbutton to save your work.

**Or**

Press the on-screen **Reset** pushbutton to reset.

**Or**

Press the on-screen **Cancel** pushbutton to return to the original default settings.

## ***Quicken Page Setup***

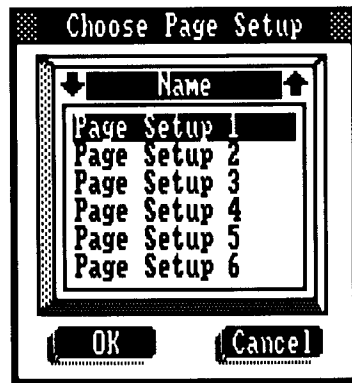
Quicken's **Page Setup** controls how Quicken's checks, Check Register, and various reports print. Through **Page Setup** you may change margins, page lengths and widths, etc.





You can create up to six different Page Setups, giving each a different name. You may want to create different Page Setups for the different types of checks you print and for the various reports you create, for example, extrawide reports. You select which Page Setup to use right before you print.

**To create a Page Setup:**

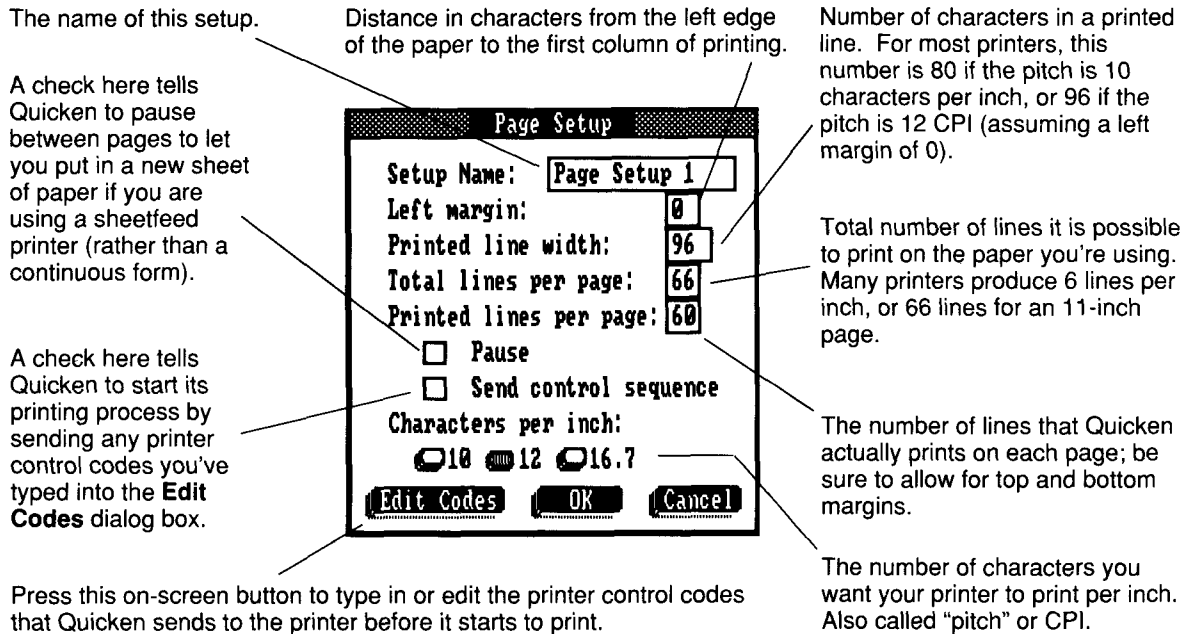
1. Choose **Page Setup** from the **File Menu**. Quicken displays the **Choose Page Setup** dialog box, as shown in Figure 14-6. This box lists the six Page Setups.



**Figure 14-6. Choose Page Setup dialog box.**

2. Select the name of the Page Setup you want to modify. All six will be set initially to the same default settings and called **Page Setup 1**, **Page Setup 2**, etc. To create a new Page Setup, you select an existing one and modify it. You can use  or  to select a Page Setup, and press the on-screen **OK** pushbutton to open it. Quicken displays the **Page Setup** dialog box for the Page Setup you have chosen, as in Figure 14-7. The **Setup Name** field is highlighted. The original default has been entered.

## Chapter 14. Changing Settings



**Figure 14-7. Page Setup dialog box.**

3. If you want to change the name to something more descriptive, type in a new setup name, for example, Wide Reports. If you leave the name unchanged, Quicken saves your new settings to the same name.
4. Select the **Left margin** field; you can click on it or press **Tab**. Type in the left margin for this setup in number of characters. In the same way, type in numbers for **Printed line width**, **Total lines per page**, and **Printed lines per page**.
  - If you want Quicken to pause between pages, rather than print continuously, select the **Pause** field.
  - If you want Quicken to send a control sequence to the printer, select the **Send control sequence** field. See the next section, "Entering control codes," for more information.
5. Press one of the three on-screen **Characters per inch** buttons: 10, 12, or 16.7 (condensed print). This does one of two things:
  - a. If you are using a printer driver capable of setting the printer into different pitches, this will set the printer.
  - b. If you are using a printer driver that can't set printer pitches (e.g., ASCII), this simply tells Quicken what the printer is printing out.

You may set the printer either manually (some printers can be changed by pressing buttons on them) or by supplying the correct control sequence to set printer pitch.

To enter a printer control sequence, press the on-screen **Edit Codes** pushbutton. Quicken displays the **Edit Control Codes** dialog box. Type in the control codes you want Quicken to send *before* printing, and the control codes (if any) you want Quicken to send *after* printing. Your printer's manual will list the control codes for the printer. These codes can change the way your printer prints (letter sizes, spacing, pitch, etc.). When you are satisfied, press the on-screen **OK** pushbutton or press the on-screen **Cancel** pushbutton to return to the **Page Setup** dialog box without entering any control codes.

6. When you're satisfied with this particular Page Setup, press the on-screen **OK** pushbutton. Press the on-screen **Cancel** pushbutton to return to the screen where you were when you started.

## Entering control codes

You can send control codes to the printer before, after, or both before and after you print anything. You might use control codes to select letter-quality or draft printing, or to change the printer's character size (24 point, for example) or pitch (if using ASCII driver). *You must refer to your printer's manual to learn the control codes for your specific printer.*

The examples in the table below show the format in which you must enter control codes in the **Before printing** and **After printing** fields. The example is for IBM graphics and compatible printers if you want emphasized print.

In the <b>Before printing</b> field, enter:	<code>\27E</code>
In the <b>After printing</b> field, enter:	<code>\27F</code>

---

**Quicken Tip:** If you select pitch for printer drivers that know how to select that pitch, you need not do anything else. If the printer driver doesn't know how to select that pitch (e.g., ASCII), you may need to explicitly set the pitch via pitch control codes (in addition to selecting pitch at Page Setup).

---

The control codes you send to the printer remain in effect until you change printer settings again and explicitly change or remove them.

## Printing with Page Setups

When you want to print in Quicken, select **Print Register** from the **File Menu**. Quicken will display the **Print To** dialog box to ask you which Page Setup you wish to use. Typically, you'll have a specific page setup for what you are printing, for example, **CHECKS** or **REGISTER** (see Figure 14-8).

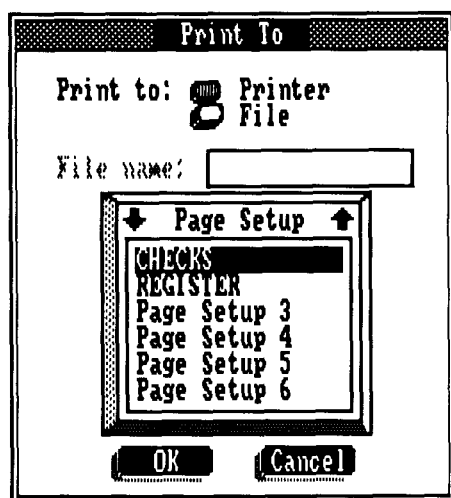


Figure 14-8. Print To dialog box.

### To print to a printer:

1. Press the on-screen **Printer** button.
2. Press **Tab** to move the cursor to the **Page Setup** list, and then use **↑** or **↓** to select a Page Setup, or you can click the appropriate Page Setup with the mouse.
3. Press the on-screen **OK** pushbutton. Quicken continues and displays the **Print Checks**, **Print Register**, or **Print Report** dialog box, depending on what you are printing. Refer to the previous chapters on printing.

### To print to file:

1. Press the on-screen **File** button. Quicken's **File name** field becomes active (ungrayed).

2. Type the filename to which you want Quicken to print.
3. Press the on-screen **OK** pushbutton. Quicken prints its file to disk.

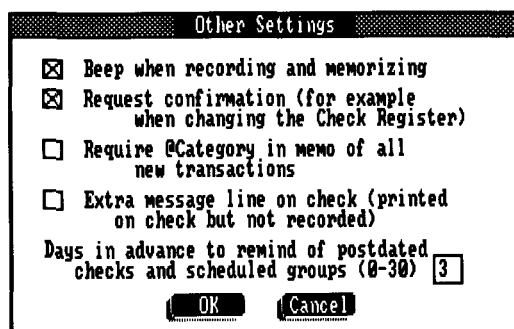
**Note:** You cannot print checks to a filename on disk. When printing checks, the **File** button is unavailable (grayed out).

## Other Settings

Quicken has a number of other program settings that you can change to suit your own preferences.

### To change Other Settings:

1. Choose **Other Settings** from the **File Menu**. Quicken displays the **Other Settings** dialog box (see Figure 14-9).



**Figure 14-9. Other Settings dialog box.**

2. Select each of the four fields whose features you want to change. See the explanation of each field in the text below.
3. (For hard disk users only.) Type in the number of days in advance you want Quicken to remind you of postdated checks and scheduled groups to execute via the **!F9 Messages Menu** and the Billminder program when you turn on your computer.
4. When satisfied with your settings, press the on-screen **OK** pushbutton. Press the on-screen **Cancel** pushbutton to return to the Check Register or Write Checks screen without changing the existing settings.

## Chapter 14. Changing Settings

Quicken's other program settings are described below.

### **Beep when recording and memorizing**

You can turn Quicken's beeping sound on or off. If you turn the beep off, you won't hear beeps when Quicken records, memorizes, or deletes transactions. The default is for *on* (Quicken beeps).

### **Request confirmation**

Select this field if you want Quicken to ask you to confirm when you delete or change transactions in your Check Register. The default is *on* (Quicken will confirm).

The advantage of having the confirm questions turned off is that you needn't use as many keystrokes or mouse clicks—especially when changing transactions in the Check Register. The disadvantage is that Quicken does not stop you and give you a chance to reconsider whether what you have typed is correct before Quicken records it.

### **Require @Category**

Select this field and Quicken will warn you if you try to record a transaction without an @Category in the **Memo** field. The default is *off*.

This is useful if you want to keep complete categorized records of your income and expenditures to use in Quicken reports. Note that this feature will not examine splits. If you are categorizing splits without putting an @Category in the **Memo** field, you'll get a warning message that the transaction has no @Category. In this case, ignore the warning.

### **Extra message line on check**

Select this field for Quicken to add an extra message line on your checks. If you choose to have an extra message line, it appears to the right of the address, as in Figure 14-10. To type a message in the extra message line on the check, click there or press **Tab** as needed to move the cursor to the extra message line. Type your message and press **Tab** again. The cursor moves to the second line of the address field. Quicken prints this message line on your checks, but *does not record it in the Check Register*. The extra message line is useful for such things as typing a charge account number on your check. Quicken can memorize the extra message line, but does not add it to the Check Register.

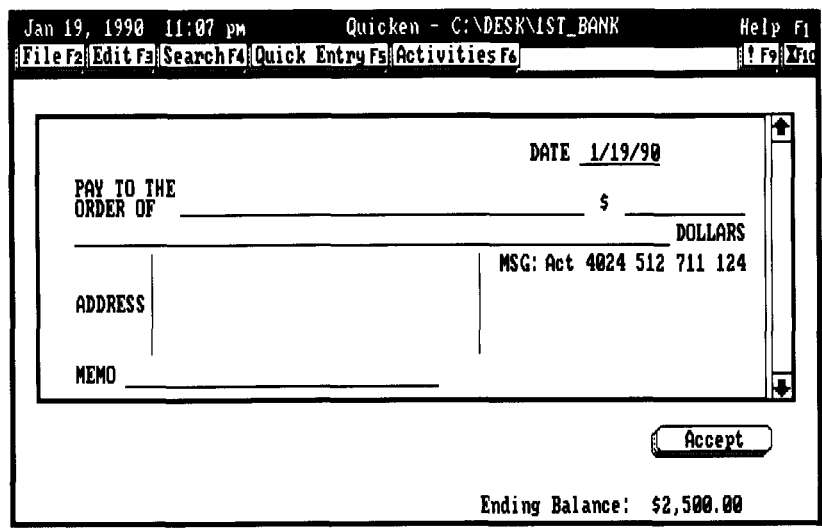


Figure 14-10. Check with extra message line.

**Days in advance  
to remind**

Quicken can remind you to print postdated checks and execute scheduled Transaction Groups several days before their scheduled dates. This helps ensure that your bills are paid on time if, for example, you don't use Quicken every day. Quicken comes set to begin reminding you three days before a scheduled date. If the scheduled date is Thursday, Quicken first reminds you on Monday. Note that weekends don't count. Quicken treats checks or groups falling due on a weekend as though they fell due on the preceding Friday.

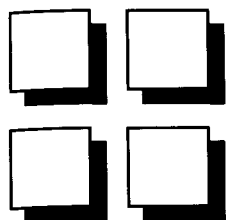
Set the days in advance on the basis of your frequency of use. To do this, type in the number of days in advance that you want to be reminded.

**Frequency of Use Table for setting Days in advance to remind**

How often you use your computer	Set Days in advance to
Daily (except weekends)	0 days
At least every other day	1 day
At least once every three days	2 days
At least weekly	6 days







## Chapter 15

# Home Uses of Quicken

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**Credit cards and cash**

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**Budgeting**

---

**Cash management**

---

**Personal income taxes/Form 1040**

---

**Employee business expenses/Form 2106**

---

**Home business/Schedule C**

---

**Rental property/Schedule E**

---

**Assets and liabilities**

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This chapter tells you how Quicken can act as a powerful home accounting system to keep track of your personal finances.

This chapter and the ones that follow do not cover the *additional* uses and reports that Quicken provides when you use it with Lotus® 1–2–3®, Symphony®, or any Lotus-compatible spreadsheet program using the Quicken Transfer Utility program. The manual that comes with the Quicken Transfer Utility discusses these uses and reports in detail.

The Transfer Utility links Quicken and 1–2–3. With it, Quicken transfers data automatically into Lotus worksheets—even those you may have custom tailored. The Transfer Utility package also provides a set of spreadsheet templates (worksheets already set up for you).

To obtain your Quicken Transfer Utility, see the flyer in your Quicken package, or select **Order Supplies** from the **Activities Menu**.

## Credit cards and cash

With Quicken you can categorize and track credit card and cash expenses, along with your regular checking account expenses. You can keep detailed track of where all of your money is going, and best of all, you can do it without having to type in every credit card or cash transaction.

### Credit cards

You don't need to enter credit card transactions each time you use your card. Instead, wait until you pay your bill. Then, when you write the one check to cover the credit card purchases, refer to your credit card bill and use a Split Transaction to allocate amounts from the single check to the appropriate @Categories, as shown by the purchase records on the bill. For example, say that your department store credit card has six transactions and five are clothing and one is a gift. Write the check to pay the bill; then split the transaction among the different purchases.

#### To split a transaction:

1. Make sure the check you want to split is on the screen. (If you haven't written the check yet, display a blank check and fill in the date, payee, and amount.)
2. From the **Edit Menu**, choose **Split Transaction** (or press **Ctrl+S**). Quicken displays the **Split Transaction** dialog box. You can enter up to 15 different memos and amounts in a **Split Transaction** dialog box.
3. Type your @Category for gifts (for example, @Gifts) in the Memo column of the **Split Transaction** dialog box.
4. Press **Tab** to move to the Amount column. Type in the amount of the gift. Quicken calculates the remainder automatically. In this example, the remainder is the clothing amount.
5. Press **Tab** or click on the next line of the Memo column.
6. Type your @Category for clothing (for example, @Clothes).
7. Press the on-screen **OK** pushbutton (or press **Enter**) to record the split and return to the Write Checks screen.
8. Press the on-screen **Accept** pushbutton to record the check.

### Cash

You can use the same method for cash as for credit cards, but most people don't want to take the time to categorize every cent of cash they spend.

One suggestion for accounting for cash expenditures is to assign all cash withdrawals and “less cash” amounts from deposits to an @Category named, say, @CashMisc.

If you then spend a significant amount of cash for something that belongs in another @Category, use a Split Transaction to allocate a portion of the cash withdrawal to the appropriate @Category. Splitting transactions is described in Chapter 9, *Split Transactions*. For cash expenditures that don’t affect the balance in your bank account—but which you still wish to record—see the section “Zero-amount transactions” on page 9-6, in Chapter 9.

## Budgeting

Quicken is very flexible: it can budget all your expenditures or just the ones you’re interested in budgeting. Quicken doesn’t force you to do more work than you want to.

The budgeting process with Quicken has three parts:

- Establishing income and expense @Categories to use.
- Assigning transactions to @Categories.
- Producing a Budget Report.

### Establishing budget categories

To use Quicken for budgeting, establish a set of income and expense @Categories—sometimes called “budget categories.” Quicken’s @Category feature allows you to enter @Categories all at once or “on the fly” as you type in transactions. (See Chapter 8, @Categories.)

You don’t need to establish a rigid set of @Categories before you can use Quicken. Instead, you can add to or modify your @Categories at any time. You can also recategorize *past* transactions—for example, if you want to divide one old category into two new ones, and need to distribute the past transactions among the new categories.

### Typical @Category List

The following list is typical of home @Categories. For ease of use, the actual @Category names are abbreviated. You can use numbers, if you prefer, in the manner of an accounting-style chart of accounts. You can leave off descriptions if they’re redundant.

Quicken alphabetizes the list by @Category name, not by Description, both in the @Category List and in reports subtotaled by @Category. Note that \_Otherexp and \_Otherinc each begin with an underline character ( \_ ) so that they show up last in reports.

**Quicken tip:** Put only one @Category in each transaction (or in each line of a split transaction). Then you should see the same list of @Categories on both the Budget and @Category Reports. To get different @Categories to appear on adjacent lines in the reports, give them @Category names that are alphabetically next to each other. For example, to get home repairs, utilities, and mortgage to appear next to each other, give them names such as @H\_repairs, @H\_utilities, and @H\_mortgage.

**List of typical @Categories and their descriptions.**

@Category	Description
Auto	
Bonuses	Bonuses Earned
Charity	Charity Donations
Christmas	
Dividends	Dividends Earned
Dues	
Education	
Enter	Entertainment
Gifts	
Groceries	
Household	
Housing	Mortgage/Rent
Insurance	
Int_Earned	Interest Earned
Int_Paid	Interest Paid
Major	Major Expenses
Med	Medical & Dental
Recreation	
Savings	Savings Fund
Subscriptions	
Taxes	
Utilities	
_Otherexp	Other Expenses
_Otherinc	Other Income

## Assigning transactions to @Categories

Assigning a transaction to an @Category is easy. You can pick from a list of existing @Categories, or create a new @Category as you need it.

### To pick an existing @Category:

1. When it's time to assign an @Category, choose **Recall @Category** from the **Quick Entry Menu**. You can also press **[Ctrl]+[C]**. Quicken displays your existing @Category List.
2. Select the @Category you want. Quicken enters that @Category for you.
3. Press the on-screen **OK** pushbutton.

For more details on assigning @Categories, see Chapter 8.

### If you split a transaction:

If you split a transaction, you can assign an @Category either to the full transaction or to each item in the split. Normally, you would not assign @Categories to *both* the full transaction and the split items.

### To require an @Category for each transaction:

To make it easier for you to remember to categorize transactions, Quicken has a feature you can set that requires that every transaction be assigned to an @Category. To require an @Category for your transactions:

1. From the **File Menu**, choose **Other Settings**. Quicken displays the **Other Settings** dialog box, as in Figure 15-1.

@Categories Required checkbox.

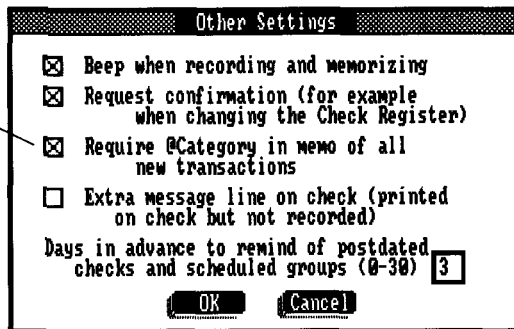


Figure 15-1. Other Settings dialog box.

2. Check the **Require @Category** checkbox.
3. Press the on-screen **OK** pushbutton to accept the new settings, or **Cancel** to leave the dialog box without making any changes.

From now on, Quicken will warn you if you try to record a transaction without an @Category in the **Memo** field, but it still permits you to record it.

**Note:** When you record a transaction with @Categories required, Quicken only checks the **Memo** field of that transaction for an @Category. If you have split the transaction and assigned an @Category to each line of the split, Quicken will still warn you that the transaction does not appear to be categorized by displaying the **@Category Required** dialog box. In this case, simply ignore the warning by pressing the on-screen **NO** pushbutton. Quicken will record the transaction as usual.

### ***Producing reports***

Reports that are particularly useful in home budgeting are the @Category Report and the Budget Report. For more information on @Category and Budget Reports, see Chapter 11, *Reports*.

### ***Creating an @Category Report***

The @Category Report can show any trends or patterns in your spending by month or by quarter. For example, are car expenses mounting slowly? How much have you been spending on entertainment lately? When you know this type of information, you can budget for it more effectively.

#### **To create an @Category Report:**

1. Choose **@Category Report** from the **Activities Menu**. Quicken displays the **Create @Category Report** dialog box. (See Figure 15-2.)
2. Enter a title (optional), a date range, and a time period to subtotal by.
3. Press the on-screen **Start Report** pushbutton. Quicken produces the report.

Create @Category Report	
Report title (optional):	MONTHLY FINANCES, AUGUST THRU OCTOBER
Restrict to transactions from:	8/ 1/89 through: 10/31/89
which are:	<input type="radio"/> Payments <input type="radio"/> Deposits <input checked="" type="radio"/> Either
and whose payee matches (optional):	
and whose memo matches (optional) :	
and whose cleared status is:	<input checked="" type="radio"/> Anything <input type="radio"/> Not cleared
	<input type="radio"/> Cleared (X or *) <input type="radio"/> Newly cleared (*)
Subtotal by:	<input type="radio"/> Don't subtotal <input type="radio"/> Half month <input type="radio"/> Year
	<input type="radio"/> Week <input type="radio"/> Month
	<input type="radio"/> Two weeks <input type="radio"/> Quarter
<input type="checkbox"/> Select @Categories to include	<b>Start Report</b>

Figure 15-2. Create @Category Report dialog box.

The resulting @Category Report will be similar to the abbreviated example shown in Figure 15-3. The OVERALL TOTAL at the bottom of the report is your *net savings* for the month. If the number is positive, you earned more than you spent. If the number is negative, you spent more than you earned.

If the report shows a category called "Not Categorized," it means that Quicken found some transactions that were not assigned to an @Category. For a list of these transactions, create a Transaction Report restricted to transactions without an @ in the **Memo** field. (Do this by typing ~..@.. in the **whose memo matches** field of the **Create Transaction Report** dialog box.)

**Note:** If you don't find these transactions by using the technique described above, you have transactions with @Categories that have been deleted from the @Category List. You must add these @Categories back to the @Category List.

MONTHLY FINANCES, AUGUST THRU OCTOBER				
8/ 1/89 Through 10/31/89				
1ST_BANK				Page 1
11/ 2/89				
Category Description	8/89	9/89	10/89	8/ 1/89- 10/31/89
INCOME				
Bonuses Earned	0.00	500.00	0.00	500.00
Interest Earned	21.43	25.64	25.75	72.82
Salary	7,400.77	7,433.64	7,433.65	22,268.06
TOTAL INCOME	7,422.20	7,959.28	7,459.40	22,840.88
EXPENSES				
Auto	1,295.64	1,102.74	1,173.76	3,572.14
Charity Donations	0.00	100.00	50.00	150.00
Education	80.00	352.76	286.97	719.73
Entertainment	132.05	462.27	171.90	766.22
Gifts	24.00	126.12	0.00	150.12
Groceries	363.75	372.84	354.60	1,091.19
Utilities	274.66	286.98	296.56	858.20
Other Expenses	890.43	174.76	49.92	1,115.11
TOTAL EXPENSES	3,060.53	2,978.47	2,383.71	8,422.71
OVERALL TOTAL	4,361.67	4,980.81	5,075.69	14,418.17

Figure 15-3. Typical @Category Report for home finances.

### Creating a Budget Report

The Budget Report compares actual amounts spent with the amounts you have budgeted for your @Categories and calculates the differences between the two by @Category. You can see exactly where you met your budget, where you exceeded it, and by how much.

See Chapter 11, *Reports*, for a much more detailed description of Budget Reports and the process of editing the budget amounts the first time you do a Budget Report. The following steps assume you have already set the budget amounts.

#### To create a Budget Report:

1. From the **Activities Menu**, choose **Budget Report**. Quicken displays the **Create Budget Report** dialog box, as in Figure 15-4.



**Create Budget Report**

Report title (optional): **MONTHLY BUDGET, OCTOBER**

Restrict to transactions from: **10/01/89** through: **10/31/89**  
 which are: ☐ Payments ☐ Deposits ☒ Either  
 and whose payee matches (optional):   
 and whose memo matches (optional):   
 and whose cleared status is: ☒ Anything ☐ Not cleared  
☒ Cleared (X or \*) ☐ Newly cleared (\*)

Subtotal by: ☒ Don't subtotal ☐ Half month ☐ Year  
☐ Week ☐ Month  
☐ Two weeks ☐ Quarter

**Edit Budgets** **Start Report**

Figure 15-4. Create Budget Report dialog box.

- Enter a title (optional), date range, and a time period to subtotal by (see Figure 15-4).
- Press the on-screen **Start Report** pushbutton. Quicken produces a report similar to the one in Figure 15-5.

1ST\_BANK  
11/ 2/89

MONTHLY BUDGET, OCTOBER  
10/ 1/89 Through 10/31/89

Page 1

Category Description	Actual	Budget	Diff
<b>INCOME</b>			
Bonuses Earned	0.00	250.00	-250.00
Interest Earned	25.75	25.00	0.75
Salary	7,433.65	7,400.00	33.65
<b>TOTAL INCOME</b>	<b>7,459.40</b>	<b>7,675.00</b>	<b>-215.60</b>
<b>EXPENSES</b>			
Auto	1,173.76	1,100.00	73.76
Charity donations	50.00	50.00	0.00
Education	286.97	100.00	186.97
Entertainment	171.90	100.00	71.90
Gifts	0.00	100.00	-100.00
Groceries	354.40	350.00	4.40
Household	202.65	100.00	102.65
Housing	2,943.76	2,943.76	0.00
Insurance	648.43	600.00	48.43
Major Purchases	0.00	400.00	-400.00
Medical & Dental	150.00	175.00	-25.00
Recreation	194.66	100.00	94.66
Savings Fund	500.00	500.00	0.00
Subscriptions	42.00	20.00	22.00
Taxes	87.37	100.00	-12.63
Utilities	296.56	275.00	21.56
Other Expenses	49.92	150.00	-100.08
<b>TOTAL EXPENSES</b>	<b>7,152.58</b>	<b>7,163.76</b>	<b>-11.18</b>
<b>OVERALL TOTAL</b>	<b>306.82</b>	<b>511.24</b>	<b>-204.42</b>

Figure 15-5. Typical monthly Budget Report.

### **Transaction Report**

Quicken can also produce a report showing *all* the transactions that make up each budget category. Unlike the report in Figure 15-5, the Transaction Report is a detailed report that shows every transaction—not just a summary of them. It allows you to see which individual transactions helped or hurt your budget.

For more information on creating a Transaction Report, see Chapter 11, *Reports*.

### **Cash management**

One important aspect of cash management is maximizing the interest you earn on your cash. Quicken gives you a way to earn more interest without spending less.

Most households pay bills in one or two sittings per month. As a result, most bills are paid many days before their due dates. This results in lost interest for households with interest-bearing checking accounts. If the bills were paid later, *just before their due dates*, cash would remain in the checking account longer and earn more interest. Quicken makes that easy.

How much more interest can you earn this way? Here's a typical example. Say you pay \$2,500 in bills each month. Quicken may enable you to pay those bills 10 days later each month on average. At 5% interest, you earn over \$40 more interest every year.

#### **To manage cash and maximize interest earned from an interest-bearing checking account:**

1. Enter bills into Quicken as you receive them, at least every week or so.
2. As you enter the bill, postdate the check for when you actually want to pay it. Remember to allow enough time for the check to reach the payee through the mail. See Chapter 10, *Postdating Checks*.
3. You then have two options for printing and sending the checks:
  - Let Quicken remind you when it's time to print and mail checks. If you use a hard disk, Quicken's Billminder feature reminds you without even using Quicken—all you need to do is turn on your computer. See Chapter 10, *Postdating Checks*.
  - Print all the checks at once, including postdated ones. The checks print in chronological order. Keep the stack handy—say, in a desk drawer. Check it every few days and mail the checks that are coming due.

## ***Personal income taxes/Form 1040***

Quicken greatly simplifies the preparation of your Federal Income Tax Return (Form 1040) and related tax schedules. Below is a list of tax category descriptions that match frequently used lines on Form 1040 and Schedules A (Itemized Deductions) and B (Interest and Dividend Income). You can add the categories you use to your @Category List (see Chapter 8, @Categories) and use them to categorize your transactions. @Category descriptions can't exceed 25 characters, so abbreviate the category descriptions below as you wish. At tax time, Quicken quickly produces @Category Reports that help you prepare your return.

- Alimony paid
- Alimony received
- Casualty and theft losses
- Charity contributions < \$3000
- Charity contributions >\$3000
- Dividend income
- Home mortgage interest paid
- Investment interest paid
- IRA contribution
- Keogh contribution
- Medical other
- Medical transport and lodging
- Medicine, doctors, etc.
- Medicines & drugs
- Mortgage interest to banks
- Mortgage interest to individuals
- Moving expenses
- Other deductions
- Other income
- Pensions received
- Personal interest paid
- Points
- Real estate tax
- Spouse's IRA contribution
- Tax-exempt interest income
- Taxable interest income
- Union & professional dues
- Wages

## ***Employee business expenses/Form 2106***

Quicken can help you report your unreimbursed business expenses for IRS Form 2106 (Employee Business Expenses). The categories below correspond to lines on the current Form 2106.

- Business car—gas, oil, etc.
- Business car—rental
- Meals & entertainment
- Other travel expenses
- Parking, tolls, train, bus
- Reimbursements not on W2/1099
- Reimbursements on W2/1099
- Travel—lodging, plane, etc.

## ***Home business/Schedule C***

Quicken has many home business uses. Chapters 16 and 17 discuss in detail Quicken's business uses, and include categories to use for the IRS's Schedule C—Profit (or Loss) from Business or Profession.

If you run a home business using your personal checking account, prefix each @Category for business transactions with **BUS** in the **Memo** field (for example, **BUS @PHONE** or **BUS @RENT**). Don't prefix personal transactions. If a transaction is part business and part personal, split the transaction into the business part and the personal part.

When you produce reports, restrict them by typing **..BUS..** in the **memo matches** field of the **Create Report** dialog box. The resulting reports will be based only on business transactions. To produce reports on your personal transactions, restrict them by typing **~..BUS..** in the **memo matches** field of the **Create Report** dialog box.

## ***Rental property/Schedule E***

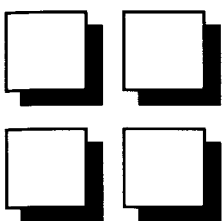
Quicken can track rental property income and expenses for Schedule E (Supplemental Income). If you own several properties, it can keep records for each property separate. See Chapter 17 for a description and an example of this procedure.

## ***Assets and liabilities***

Producing a personal balance sheet of all assets and liabilities requires a good deal of work and a knowledge of double-entry accounting. Most people don't want to invest the time it takes to do this on a regular basis.

However, as you type in your transactions, Quicken can easily track assets and liabilities whose values change regularly. For details, see Chapter 17, *Business Uses: Bookkeeping, Petty Cash, and Payroll*.





## Chapter 16

# Business Uses: Payables, Receivables, and Cash Flow

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**Accounts payable**

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**Forecasting cash requirements**

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**Accounts receivable**

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**Forecasting cash flow and cash position**

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Quicken has many business uses beyond paying bills and maintaining a check register. These include accounts payable, accounts receivable, petty cash, and reporting income and expenses by job, property, or client. Quicken is used by businesses ranging in size from home businesses to large corporations (who use it for petty cash accounting). Many nonprofit organizations such as churches and charities also use Quicken.

Quicken's power and flexibility come from a flexible reporting system that can produce many different kinds of reports for many different uses. Quicken is not "hard-wired" to produce a given report, such as an accounts payable report. With Quicken, you need to learn only a few functions that can be used in many ways. This chapter contains some examples to show you Quicken's potential. As you use Quicken, you're sure to find other ways that this highly flexible program can help you in your business.

Note that this chapter and the ones that follow do not cover the additional uses and reports that Quicken provides when used with Lotus 1-2-3, Symphony, or compatible spreadsheets. These uses and reports are discussed in the on-disk manual that comes with the Quicken Transfer Utility. The Quicken Transfer Utility provides the means for linking Quicken with 1-2-3. It enables Quicken to enter its data automatically into Lotus spreadsheets, even those you have custom-tailored to meet your own needs. To obtain your Quicken Transfer Utility, see the order blank included in your Quicken package, or choose **Order Supplies** from the **Activities Menu**.

## ***Accounts payable***

Quicken organizes your payables so that you know how much you owe, to whom, and when the payments are due. You can use Quicken to forecast your cash requirements. Quicken can do all this without any extra work on your part.

### ***Postdating checks***

To use Quicken for accounts payable, enter each bill you receive into Quicken *when you receive the bill*. Postdate each check with the date on which you plan to pay that bill (see page 10-5). Those postdated payments form your “accounts payable.”

When Quicken prints your checks, it automatically prints all checks dated on or before the current date and holds the remaining postdated checks for future payment. (Of course, you can change the date through which you want Quicken to print its checks in the **Print Checks** dialog box.)

#### **To review checks before printing:**

Before printing checks, you may want to review the checks about to be printed.

1. From the **Activities Menu**, choose **Write Checks**. You can also press **Ctrl+W**. Quicken displays the Write Checks screen.
2. Use **PgUp** and **PgDn** to “flip” through the display of unprinted checks. If you have a mouse, you can click on the scroll bar. Quicken displays the checks in chronological order.

#### **To delay paying a bill:**

1. Choose **Write Checks** from the **Activities Menu**.
2. Select the check you wish to delay paying by using **PgUp** and **PgDn** or by clicking on the scroll bar with the mouse.
3. Move the cursor to the **Date** field and change the date of the check to the future date on which you want to pay it. You can change the date quickly by using **+**.
4. Press the on-screen **Accept** pushbutton to record the change in the Check Register.



**To pay a postdated check early:**

1. Choose **Write Checks** from the **Activities Menu**.
2. Scroll to the check you wish to pay early by using **PgUp** and **PgDn** or by clicking on the scroll bar with the mouse.
3. Move the cursor to the **Date** field and change the date of the check to today's date. You can change the date quickly by using **[-]**.
4. Press the on-screen **Accept** pushbutton to record the change. The check is now ready to be printed.

## ***Accounts payable reports***

Quicken has three useful ways of showing your accounts payable.

### ***Cash requirements by day***

Postdating checks allows you to see your cash requirements by day, since they appear below the **Today Line** in the Check Register. To print this portion of the Check Register:

1. Display the Check Register by choosing **Check Register** from the **Activities Menu**. You can also press **[Ctrl]+[R]**.
2. When the Check Register appears on the screen, choose **Print Register** from the **File Menu**. Quicken displays the **Print To** dialog box. Indicate that you want to print to the printer by pressing the on-screen **Printer** button.
3. Choose which Page Setup you wish to use. Press the on-screen **OK** pushbutton. Quicken displays the **Print Register** dialog box.
4. Set the date range in the **Print Register** dialog box to cover from tomorrow to some date in the future—covering any date range you want to analyze.
5. If you wish, type in a descriptive title, such as **Cash Requirements**.
6. Check the appropriate checkboxes if you want the transactions printed one per line and if you want to print splits detail.
7. Press the on-screen **OK** pushbutton to begin printing.

## Accounts Payable by Week

Accounts Payable by Week is a type of report used by many businesses. To see your accounts payable by week:

1. From the **Activities Menu**, choose **Transaction Report**. Quicken displays its **Create Transaction Report** dialog box (Figure 16-1).

**Create Transaction Report**

Report title (optional): **ACCOUNTS PAYABLE BY WEEK**

Restrict to transactions from: **10/09/89** through: **10/31/89**

which are: ☒ Payments ☐ Deposits ☐ Either

and whose payee matches (optional):

and whose memo matches (optional):

and whose cleared status is: ☒ Anything ☐ Cleared (X or \*) ☐ Not cleared ☐ Newly cleared (\*)

Subtotal by: ☐ Don't subtotal ☒ Week ☐ Two weeks ☐ Half month ☐ Month ☐ Quarter ☐ Year ☐ Payee ☐ @Category

☐ Show totals only

**Start Report**

**Figure 16-1.** Create Transaction Report dialog box set up to produce an Accounts Payable by Week report.

2. Select the **Report title** field and type a descriptive title. See Figure 16-1 for an example.
3. Set the date range in the **from** and **through** fields to cover from tomorrow to some date in the future—covering any date range you want to analyze.
4. Press the on-screen **Payments** pushbutton to restrict the report to transactions that are payments only.
5. Do not restrict by payee, memo, or cleared status.
6. Since the report is based on weekly information, press the **Week** button in the **Subtotal by** section.
7. When you have finished setting up the Transaction Report, press the on-screen **Start Report** pushbutton. The report produced by the **Create Transaction Report** dialog box in Figure 16-1 appears in Figure 16-2.

**Note:** The report will print to the screen. Once the report is on the screen, select **Print Report** from the **File Menu** to have the report print out on paper. The printing procedure for reports is explained on page 11-16.

1ST_BANK 10/ 6/89		ACCOUNTS PAYABLE BY WEEK 10/ 9/89 Through 10/31/89				Page 1
Date	Num	Payee	Memo	Clr	Pmt/Dep	
10/ 9	*****	Transco Office Supp	@Office-Sup		-932.56	
10/ 9	*****	Acme Supply	@Raw-Matls Inv #45625		-14,889.04	
10/ 9	*****	Ace Fasteners	@Raw-Matls		-732.72	
TOTAL 10/ 9/89 - 10/14/89					-16,554.32	
10/16	*****	Acme Supply	@Raw-Matls Inv #45627		-10,542.00	
10/19	*****	Transco Office Supp	@Office-Sup		-17.85	
10/19	*****	Deluxe Delivery	@Freight Inv #77136		-92.08	
10/19	*****	Ace Fasteners	@Raw-Matls		-654.90	
10/19	*****	Dravog Printing	@Office Inv #1043		-8,123.00	
TOTAL 10/15/89 - 10/21/89					-19,429.83	
10/23	*****	Ace Fasteners	@Raw-Matls		-421.87	
10/23	*****	Cash	@Petty_Cash Refill Cash Box		-500.00	
TOTAL 10/22/89 - 10/28/89					-921.87	
10/29	*****	Boston Labs	@R&D Wldgex contract		-12,000.00	
10/30	*****	Dravog Printing	@Office Inv #1065		-7,445.89	
10/31	*****	Deluxe Delivery	@Freight Inv #77172		-101.87	
TOTAL 10/29/89 - 10/31/89					-19,547.76	
OVERALL TOTAL 10/ 9/89 - 10/31/89					-56,453.78	
TOTAL INCOME					0.00	
TOTAL EXPENSES					56,453.78	
NET TOTAL					-56,453.78	

Figure 16-2. Typical Accounts Payable by Week report.

### Accounts Payable by Supplier

Quicken can also show Accounts Payable by Supplier, that is, how much and to whom you owe payments. To create such a report:

1. Choose **Transaction Report** from the **Activities Menu**. Quicken displays its **Create Transaction Report** dialog box.
2. Select the **Report title** field and type a title for the report similar to that in Figure 16-3.
3. Set the date range in the **from** and **through** fields to cover from tomorrow to some date in the future—covering any date range you want to analyze.
4. Press the on-screen **Payments** pushbutton to restrict the report to transactions that are payments only.

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5. Do not restrict by payee, memo, or cleared status.
6. Since the report is based on payee information, press the **Payee** button in the **Subtotal by** section.
7. When you have finished setting up the Transaction Report, press the on-screen **Start Report** pushbutton. The report produced by the **Create Transaction Report** dialog box in Figure 16-3 appears in Figure 16-4.

**Create Transaction Report**

Report title (optional): **ACCOUNTS PAYABLE BY WEEK**

Restrict to transactions from: **10/09/89** through: **10/31/89**  
which are: ☒ Payments ☐ Deposits ☐ Either  
and whose payee matches (optional):   
and whose memo matches (optional):   
and whose cleared status is: ☒ Anything ☐ Not cleared  
☐ Cleared (X or \*) ☐ Newly cleared (\*)

Subtotal by: ☐ Don't subtotal ☐ Half month ☐ Year  
☒ Week ☐ Month ☐ Payee  
☐ Two weeks ☐ Quarter ☐ @Category

☐ Show totals only **Start Report**

**Figure 16-3. Create Transaction Report dialog box set up for an Accounts Payable by Supplier report.**

1ST_BANK 10/ 6/89		ACCOUNTS PAYABLE BY SUPPLIER 10/ 9/89 Through 10/31/89				Page 1
Date	Num	Payee	Memo	Clr	Pat/Dep	
EXPENSES						
10/ 9 *****		Ace Fasteners	@Raw-Metls			-732.72
10/19 *****		Ace Fasteners	@Raw-Metls			-654.90
10/23 *****		Ace Fasteners	@Raw-Metls			-421.87
TOTAL ACE FASTENERS						-1,809.49
10/ 9 *****		Acme Supply	@Raw-Metls Inv #45625			-14,889.04
10/16 *****		Acme Supply	@Raw-Metls Inv #45627			-10,542.00
TOTAL ACME SUPPLY						-25,431.04
10/29 *****		Boston Labs	@RBD Widge contract			-12,000.00
TOTAL BOSTON LABS						-12,000.00
10/23 *****		Cash	@Petty_Cash Refill Cash Box			-500.00
TOTAL CASH						-500.00
10/19 *****		Deluxe Delivery	@Freight Inv #77136			-92.08
10/31 *****		Deluxe Delivery	@Freight Inv #77172			-101.87
TOTAL DELUXE DELIVERY						-193.95
10/19 *****		Dravog Printing	@Office Inv #1043			-8,123.00
10/30 *****		Dravog Printing	@Office Inv #1065			-7,445.89
TOTAL DRAVOG PRINTING						-15,568.89
10/ 9 *****		Transco Office Supp	@Office-Sup			-932.56
10/19 *****		Transco Office Supp	@Office-Sup			-17.85
TOTAL TRANSCO OFFICE SUPPLY						-950.41
TOTAL EXPENSES						-56,453.78
OVERALL TOTAL						-56,453.78

Figure 16-4. Typical Accounts Payable by Supplier report.

## Forecasting cash requirements

Quicken can go a step beyond accounts payable by forecasting how much cash you will need to cover all your future payments, even those you aren't billed for, such as payroll. (Note that Quicken can forecast cash coming in, as well as cash going out, enabling you to forecast your exact cash position. For details, see the section on "Forecasting cash flow and cash position" later in this chapter.)

To forecast cash requirements, enter into Quicken all payments you expect to make, *even if you haven't or won't be billed for them*. To see what your cash requirements are, use the same reports described in the "Accounts payable" section above.

---

**Quicken tip:** Use Transaction Groups, as described in Chapter 7, to reduce keystrokes when typing in future transactions. For example, say that you write 11 payroll checks every two weeks. Memorize each of these transactions with its typical dollar amount. Assign all 11 to one Transaction Group. You can then enter several months of expected payroll expenses with just a few keystrokes. Later, as you learn the precise dollar amounts, you can change the amounts and splits in the Check Register accordingly.

---

## Accounts receivable

Quicken can track your accounts receivable. Just type a quick summary of each invoice or statement you generate into one Quicken account designated for accounts receivable. You will then be only a few keystrokes away from a complete summary of how much you're owed, by whom, and on what date. You won't have to hassle with index cards, file folders, or handwritten lists. Receivables that are lost because you forgot to catch up with wayward customers will be a thing of the past. You'll know exactly who's late making payments, so you can collect on time, rather than months past the due date.

**Note:** If your objective in tracking your receivables is to forecast your cash flow, see the section on "Forecasting cash flow and cash position" later in this chapter.

## Entering new invoices

To use Quicken for accounts receivable, you need to set up a new "bank account" (see Chapter 13, *Account Activities*). Give this bank account a descriptive name, such as "Acct\_Rec." The Opening Balance for your accounts receivable account should be zero.

---

**Quicken tip:** Don't put accounts receivable into your real checking account. To track who is late in paying you, you must enter the accounts receivable transactions into a separate "bank account" set up for accounts receivable.

---

Assemble all your invoices (or statements, if that's how you bill customers) and type a summary of each into the Check Register of the accounts receivable account you just set up. See the following example.

### To enter a receivable:

1. From the **File Menu**, choose **Open** and select the account you've set up for your receivables. Quicken will display the Check Register for the account.
2. Type the date due in the Date column and your invoice number in the Num column.
3. Type the name of the customer you are billing in the Payee line.
4. Type the amount of the invoice in the Deposit column. Use the Payment column for credit memos, which indicate that you owe a customer money.
5. Type the date you issued the invoice in the Memo line.

A typical accounts receivable Check Register appears in Figure 16-5.

**Quicken tip:** Don't forget to use Quicken's many keystroke-saving features. Use **+** to automatically increase the invoice number by one. Use **Memorized Transactions** for customers you bill regularly. Use **Split Transactions** if you need more room for notes or to split the invoice into different item parts.

DATE	NUM	PAYEE/MEMO	PAYMENT	C	DEPOSIT	BALANCE
12/31/1988		Balance Forward		X		.00
10/13/1989	4302	Anderson's Warehouse Invoice Date: 9/13/89			5,438.85	5,438.85
10/13/1989	4303	Farris Stores Invoice Date: 9/13/89			734.77	6,173.62
10/16/1989	265	Discount Depot Credit for billing error	100.00			6,073.62
10/16/1989	4304	Anderson's Warehouse Invoice Date: 9/13/89			10,322.82	16,396.44
10/25/1989	4376	Farris Stores Invoice Date: 9/25/89			1,989.04	18,385.48
11/10/1989	4452	Farris Stores Invoice Date: 10/11/89			883.87	

Ending Balance: \$18,385.48

Figure 16-5. Check Register used for accounts receivable.

## ***Entering paid invoices***

### **To handle partially paid invoices:**

If an invoice is partially paid, here's how to keep track of the amount still outstanding.

1. Display the Check Register for the receivables account. Select the invoice that has been partially paid.
2. Highlight the dollar amount with the mouse or press **Tab** to move the cursor there; press **Del**. Do not type a zero.
3. From the **Edit Menu**, choose **Split Transaction**. Quicken displays its **Split Transaction** dialog box.
4. Type the total amount of the invoice on the first line of the Amount column. Type the payment received on the second line of the Amount column, with a minus sign (-) in front of the payment.
5. Press the on-screen **OK** pushbutton. Quicken subtracts the payment from the total amount of the invoice and enters the remainder in the Deposit column of the Check Register.

### **To handle fully paid invoices:**

When an invoice is paid in full, you can handle it in either of two ways. Whichever way you choose, you should apply it consistently.

- Delete the invoice transaction from the Check Register. After you delete paid-in-full invoices, the Check Register shows only the outstanding invoices. For details, see "Accounts receivable reports" below.

**Or**

- A more complete way is to type the payment in a Split Transaction for the invoice as described above, but enter only the full amount. Once the payment is entered, the amount for the invoice transaction will be zero. This gives you a record of each customer's payment history. For details, see the section on "Customer Payment History" later in this chapter.

Whichever way you handle fully paid invoices, the Ending Balance in the Check Register of your receivables account is the total amount of your accounts receivable.



## ***Accounts receivable reports***

You can use the receivables information in several ways.

### ***Overdue invoices***

Because invoices are arranged by the date due, overdue invoices are easy to spot since all invoices appearing above the Today Line are overdue. However, this is true only if you're using the "delete paid invoice" method. If you are using the "split" method, only nonzero amounts at the beginning are overdue. The invoices at the beginning of the Check Register are the most overdue. The Check Register's Current Balance is the total amount of all overdue invoices.

#### **To print a list of the overdue invoices in order of "age":**

1. Choose **Print Register** from the **File Menu**. Quicken displays the **Print To** dialog box. Select the Page Setup you want to use. Press the on-screen **OK** pushbutton. Quicken displays the **Print Register** dialog box.
2. Set the date so that the **from** date is on or before the actual date of the oldest invoice and the **to** date is today's date.
3. Type in a descriptive title such as **Overdue Invoices in Age Order** in the **Title** field.
4. Check the appropriate checkboxes if you want the transactions printed one per line and if you want to print splits detail.
5. Press the on-screen **OK** pushbutton.

### ***Receivables aged by week***

At times, you might want a report showing all your receivables, paid and unpaid. Many companies analyze their receivables on a weekly basis.

#### **To see your receivables aged by week:**

1. From the **Activities Menu**, choose **Transaction Report**. Quicken displays its **Create Transaction Report** dialog box.
2. Type in a descriptive title, such as **Receivables Aged by Week**.
3. Set the date range to cover all invoices from first to last.

4. Since the report is based on weekly information, press the **Week** button in the **Subtotal by** section.
5. Press the on-screen **OK** pushbutton. The report will be displayed on the screen. More information on reports and printing them can be found in Chapter 11.

### ***Receivables by customer***

Aside from wanting to know *how much* money is owed to you, it is important to know *who* owes you. Creating a report based on the customers can produce valuable information.

#### **To see your receivables by customer:**

1. From the **Activities Menu**, choose **Transaction Report**. Quicken displays its **Create Transaction Report** dialog box.
2. Type a descriptive title, such as **Accounts Receivables by Customer**. Your **Create Transaction Report** dialog box should look like that in Figure 16-6.
3. Set the date range to cover the due dates for all invoices you've issued.
4. Since the report is based on payee information, press the **Payee** button in the **Subtotal by** section.
5. When you have finished setting up the Transaction Report, press the on-screen **Start Report** pushbutton.

**Create Transaction Report**

Report title (optional): **ACCOUNTS RECEIVABLE BY CUSTOMER**

Restrict to transactions from: **01/01/89** through: **12/31/89**

which are: ☐ Payments ☒ Deposits ☐ Either

and whose payee matches (optional):

and whose memo matches (optional):

and whose cleared status is: ☒ Anything ☐ Not cleared  
☐ Cleared (X or \*) ☒ Newly cleared (\*)

Subtotal by: ☐ Don't subtotal ☐ Half month ☐ Year  
☒ Week ☐ Month ☐ Payee  
☐ Two weeks ☐ Quarter ☐ @Category

☐ Show totals only

**Start Report**

**Figure 16-6.** Create Transaction Report dialog box set up for a Receivables by Customer report.

The resulting report is shown in Figure 16-7. Quicken can produce a similar report showing only overdue accounts. To do this, set the date range to cover only dates from your oldest invoice up to today.

ACCOUNTS RECEIVABLE BY CUSTOMER					
1/ 1/89 Through 12/31/89					
ACCT_REC 11/24/89		Page 1			
Date	Num	Payee	Memo	Clr	Pmt/Dep
INCOME					
10/13	4302	Anderson's Warehous	Invoice Date: 9/13/89	5,438.85	
10/16	4304	Anderson's Warehous	Invoice Date: 9/13/89	10,322.82	
TOTAL ANDERSON'S WAREHOUSE				15,761.67	
10/16	265	Discount Depot	Credit for billing error	-100.00	
11/20	4470	Discount Depot	Invoice Date: 10/20/89	1,075.00	
TOTAL DISCOUNT DEPOT				975.00	
10/13	4303	Farris Stores	Invoice Date: 9/13/89	734.77	
10/25	4376	Farris Stores	Invoice Date: 9/25/89	1,989.04	
11/10	4452	Farris Stores	Invoice Date: 10/11/89	883.87	
11/24	4497	Farris Stores	Invoice Date: 10/24/89	1,430.37	
TOTAL FARRIS STORES				5,038.05	
TOTAL INCOME				21,774.72	
OVERALL TOTAL				21,774.72	

**Figure 16-7. Receivables by Customer report created from the dialog box in Figure 16-6.**

### Customer Payment History

Quicken can also keep a record of how promptly each customer has paid each invoice. This is called a Customer Payment History.

If keeping track of this is important to you, you must do two things:

First, be sure you type the invoice issuance date in the **Memo** field for the transaction.

Second, do *not* delete paid invoices, as described above. Instead, follow this procedure for each paid invoice:

1. At the Check Register, go to the invoice that has just been paid. Change the amount of the invoice in the Check Register to zero.
2. From the **Edit Menu**, choose **Split Transaction**. Quicken displays the **Split Transaction** dialog box.
3. Type in a descriptive name, such as **Invoice**, in the **Memo** field, and the amount of the invoice in the **Amount** field. Quicken will be in adding machine mode, so a negative amount, totaling the transaction to zero, will be entered automatically. Type in a descriptive name, such as **Payment**, in the **Memo** field of the second line.
4. Press the on-screen **OK** pushbutton on the **Split Transaction** dialog box. Quicken returns you to the Check Register.
5. Mark the Cleared (C) column for the invoice transaction to show the invoice as paid.
6. Change the date of the transaction to the date that payment was received.

**Note:** This is why you must type the invoice issuance date in the **Memo** field. You will need to compare it later with the date in the Date column.

7. Press the on-screen **Accept** pushbutton to record the transaction.

By following this procedure, you will have a record of each paid invoice. A report like the one above will now show each customer's payment history.

---

**Quicken tip:** Using this method makes overdue invoices harder to spot in the Check Register. If you want to see them more easily, you should create a Transaction Report restricted to transactions that are *not* cleared. To do this:

1. Choose **Transaction Report** from the **Activities Menu**. Quicken displays its **Create Transaction Report** dialog box.
  2. Fill out the **Create Transaction Report** dialog box as you normally would, only this time press the on-screen **Not cleared** (blank) button.
  3. Press the on-screen **Start Report** pushbutton to start the report.
-

## ***Forecasting cash flow and cash position***

If you enter both your expected payments and your expected deposits into the Check Register, Quicken forecasts your cash flow. Forecasting cash flow predicts cash surpluses, helping you to figure out whether you can handle new expenses or invest the surplus for highest return. Forecasting also predicts coming cash deficits so you can slow your payables, borrow, or take action to generate more cash.

Forecasting works best if, as in many businesses, your deposits are fairly predictable. If your deposits are unpredictable, forecasting will not work as well.

### ***Overview of cash flow forecasting***

Here's an overview of cash flow forecasting. First, enter your expected payments into your regular checking account. Then make a copy of your checking account. In that copy, enter your expected deposits. The resulting Check Register shows your cash flow from today out to as far as you can estimate expected payments and deposits. Quicken can produce several reports summarizing your cash position and cash flow.

Keep this in mind: Do not enter expected deposits into your regular checking account. Doing so could lead you to overstate your checking account balance and write checks that bounce. Instead, follow the instructions below to make a copy of your regular checking account and enter expected deposits into that copy.

1. In your regular checking account, enter expected payments. Follow the instructions in the sections of this chapter entitled "Accounts payable" and "Forecasting cash requirements."
2. Make a copy of your regular checking account. To do this, choose **Copy** from the **File Menu**. Quicken displays the **Copy Current Account** dialog box.
3. Set the date range for today through the period you want to forecast. Do not check the **Also Copy Prior Uncleared Transactions** checkbox.
4. Give this new account a name you've not used before, for example, **Cashflow**. Press the on-screen **OK** pushbutton.
5. When the copying is complete, open the new account. *Do not use* your regular checking account.
6. In the new account, enter expected deposits. You can enter each invoice for which you expect payment. Or you may find it easier to enter the total deposits you expect to make each day or each week.

## ***Cash flow reports***

After entering expected payments and deposits as described above, you can create reports that view your future cash flow in three different ways: cash position by day, cash flow by week, and sources and uses of cash.

**Note:** Quicken can forecast your cash flow as far into the future as you can predict deposits and payments.

As you use these reports, keep in mind that “float” can cover temporary cash deficits. Float is the time it takes for a check you mail to reach your bank and get charged to your account. This can take anywhere from one to 10 or more business days. Most businesses don’t want to take a risk on float, preferring to make certain that there is never a cash deficit in their cash forecast. Knowing their cash position by day helps them to do this.

### ***Cash position by day***

Cash position by day is shown in the Check Register. If the balance changes to a negative, you have a cash deficit that may need attention.

#### **To print the future portion of the Check Register:**

1. Display the Check Register.
2. From the **File Menu** choose **Print Register**. Quicken displays its **Print To** dialog box. Select the Page Setup you wish to use and press the on-screen **OK** pushbutton.
3. Set the date range to cover from tomorrow forward.
4. Give the report a descriptive title such as **Cash Position by Day**.
5. Check the appropriate checkboxes if you want the transactions printed one per line and if you want to print splits detail.
6. Press the on-screen **OK** pushbutton.

### ***Cash flow by week***

Cash Flow by Week is a report used by many businesses. To create such a report:

1. From the **Activities Menu** choose **Transaction Report**. (See Chapter 11, *Reports*.) Quicken displays its **Create Transaction Report** dialog box, as in Figure 16-8.

**Create Transaction Report**

---

Report title (optional): ACCOUNTS PAYABLE BY WEEK

Restrict to transactions from: 10/09/89 through: 10/31/89

which are: ☒ Payments ☐ Deposits ☐ Either

and whose payee matches (optional):

and whose memo matches (optional) :

and whose cleared status is: ☒ Anything ☐ Cleared (X or \*) ☐ Not cleared ☐ Newly cleared (\*)

Subtotal by: ☐ Don't subtotal ☐ Half month ☐ Year

☒ Week ☐ Month ☐ Payee

☐ Two weeks ☐ Quarter ☐ @Category

☐ Show totals only **Start Report**

**Figure 16-8. Create Transaction Report dialog box set up for a Cash Flow by Week report.**

2. Type a descriptive title, such as Cash Flow Forecast by Week.
3. Select the **Date** fields and set the range to cover from tomorrow forward.
4. Since the report is based on weekly information, press the **Week** button in the **Subtotal by** section.
5. When you have finished setting up the Transaction Report, press the on-screen **Start Report** pushbutton.

A typical report appears in Figure 16-9. The balance is your cumulative cash position through each week. The report factors in your bank account balance as of the beginning of the report. A negative balance means you are out of cash as of that date.

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CASHFLOW 11/24/89		CASH FLOW FORECAST BY WEEK 10/ 9/89 Through 10/31/89					Page 1
Date	Num	Payee	Memo	Clr	Pmt/Dep		
BALANCE 10/ 8/89						45,000.00	
10/ 9	EXPEC	Deposit	@Revenues			29,756.87	
10/11	*****	Acme Supply	@Raw-Matls Inv #45625			-14,889.04	
10/11	*****	State Power Co.	@Utilities			-142.87	
10/11	*****	Western Bell	@Utilities			-522.36	
10/11	*****	Transco Office Supp	@Office-Sup			-932.56	
TOTAL 10/ 9/89 - 10/14/89						13,270.04	
BALANCE 10/14/89						58,270.04	
10/16	EXPEC	Deposit	@Revenues			25,000.00	
10/18	*****	Acme Supply	@Raw-Matls Inv #45627			-10,542.00	
10/18	*****	Boston Labs	@R&D Widxex contract			-12,000.00	
10/20		Payroll				14,000.00	
TOTAL 10/15/89 - 10/21/89						16,458.00	
BALANCE 10/21/89						74,728.04	
10/23	*****	Cash	@Petty_Cash Refill Cash Box			-500.00	
10/24	*****	Sampson Steel Co.	@Raw-Matls			-7,800.00	
TOTAL 10/22/89 - 10/28/89						-8,300.00	
BALANCE 10/28/89						66,428.04	
10/29	*****	FloraBunda	@Misc_Servs New Plant Service			-50.00	
10/29	*****	Smith & Hines	@Legal			-1,674.00	
TOTAL 10/29/89 - 10/31/89						-1,724.00	
BALANCE 10/31/89						64,704.04	
OVERALL TOTAL 10/ 9/89 - 10/31/89						19,704.04	
TOTAL INCOME						68,756.87	
TOTAL EXPENSES						49,052.83	
NET TOTAL						19,704.04	

**Figure 16-9. Typical Cash Flow by Week report.**

For a more concise report, check the **Show totals only** checkbox of the **Create Transaction Report** dialog box.

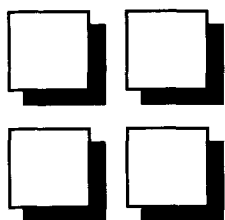


### ***Sources and uses of cash***

Sources and Uses of Cash is another report that is useful for understanding your business's cash flow. It shows where your cash is coming from and where it is going. It shows which are your largest sources of cash and which are your largest uses. You may want to direct more management attention to these sources and uses. You can get a Sources and Uses report for your historic cash flow or for your forecasted future cash flow.

The report you create depends on the report you want to see. If you want to see the sources and uses totaled by @Category, select an **@Category Report** (or a **Transaction Report**, subtotaled by @Category). If you want to see the sources and uses totaled by payee, select a **Transaction Report**; then subtotal it by payee. Set the date range to cover the past up to today, or the future from tomorrow on.





## Chapter 17

# Business Uses: Bookkeeping, Petty Cash, and Payroll

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**Cash bookkeeping/Chart of accounts**

---

**Reporting by job, property, client, or project**

---

**Departmental bookkeeping**

---

**IRS Form 1099**

---

**Petty cash**

---

**Business budgeting**

---

**Asset and liability accounting**

---

**Payroll**

---

The preceding chapter gave examples of Quicken's many business uses, concentrating on accounts payable, accounts receivable, and cash flow. This chapter tells you how you can use Quicken for other routine business bookkeeping tasks.

## ***Cash bookkeeping/Chart of accounts***

Quicken can do the routine bookkeeping work for many businesses. Using Quicken eliminates bookkeeping errors. It has enabled many businesses to do more complete and accurate bookkeeping in much less time than they previously spent—and it produces finished reports that allow the accountant for the business to do his or her job much faster.

Quicken does all this without requiring double-entry accounting. Double-entry accounting software, as those who have tried it know, can be difficult to set up and rigid, and it may require in-depth knowledge of debit and credit accounting rules.

The process of using Quicken for bookkeeping includes three steps:

1. Establish a chart of accounts in the form of a set of @Categories.
2. Assign an @Category to each transaction.
3. Produce reports.

### ***Establishing a chart of accounts***

To use Quicken for business bookkeeping, first establish a set of income and expense categories. This is often called a “chart of accounts.” Quicken’s @Category feature allows you to enter your chart of accounts all at once, or “on the fly” as you type in transactions (see Chapter 8, @Categories).

You need not establish a rigid chart of accounts before you can use the program. Unlike many accounting programs, Quicken is flexible. You can add to or modify your chart of accounts at any time. You can also recategorize past transactions; for example, you can split a single @Category into two new @Categories.

Here is a typical chart of accounts for a sole proprietorship as it appears in Quicken’s @Category List. This list of items is from the IRS Schedule C, Profit (or Loss) From Business or Profession—Sole Proprietorship. For ease of use, the @Category names are abbreviations. You can use numbers if you prefer. Quicken alphabetizes the list by @Category name, not by Description. In the list below, Other Income and Other Expenses begin with an ( ) (underline) so they show up last in reports. Quicken alphabetizes the ( ) (underline) character *after* all letters.

**Chart of accounts list of @Categories and descriptions.**

<b>@Category</b>	<b>Description</b>
Ad	Advertising
Bad_Debt	Bad Debt
Bank_Charges	Bank Service Charge
Car	Car & Truck
COG-Labor	Cost of Goods-Labor
COG-Matls	Cost of Goods-Matls
COG-Other	Cost of Goods-Other
Commissions	Commissions
Depletion	Depletion
Dues&Pubs	Dues & Publications
Emp_Benes	Employee Benefits
Freight	Freight
G_Sales	Gross Sales
Insurance	Insurance
Int_Paid	Interest Paid
L&Clean	Laundry & Cleaning
L&P_Fees	Legal & Prof. Fees
Office	Office Expenses
Pension	Pension & P. Share
Rent	Rent
Repairs	Repairs
Returns	Returns & Allowances
Supplies	Supplies
Taxes	Taxes
T&E	Travel & Entertain.
Utilities	Utilities & Phone
Wages	Wages & Job Credits
_Other-E	Other Expenses
_Other-I	Other Income

***Assigning transactions to @Categories***

To keep accurate books, you should assign every transaction to an @Category except the Opening Balance in the Check Register.

Assigning a transaction to an @Category is easy. You can pick from a list of existing @Categories, or create a new @Category as you need it.

**To pick an existing @Category:**

1. When it's time to assign an @Category, choose **Recall @Category** from the **Quick Entry Menu**. You can also press **[Ctrl]+[C]**. Quicken displays your existing @Category List.

2. Select the @Category you want by highlighting it and then pressing the on-screen **OK** pushbutton. If you have a mouse, double-click on the @Category. Quicken enters that @Category for you.

For more details on assigning @Categories, see Chapter 8.

### If you split a transaction:

If you split a transaction, you can assign a @Category either to the full transaction or to each item in the split. Generally, you would not assign @Categories to *both* the full transaction and the split items.

### To require an @Category for each transaction:

To make it easier for you to remember to categorize transactions, Quicken has a feature you can set that requires that every transaction be assigned to an @Category. To require an @Category for your transactions:

1. From the **File Menu**, choose **Other Settings**. Quicken displays its **Other Settings** dialog box, as in Figure 17-1.

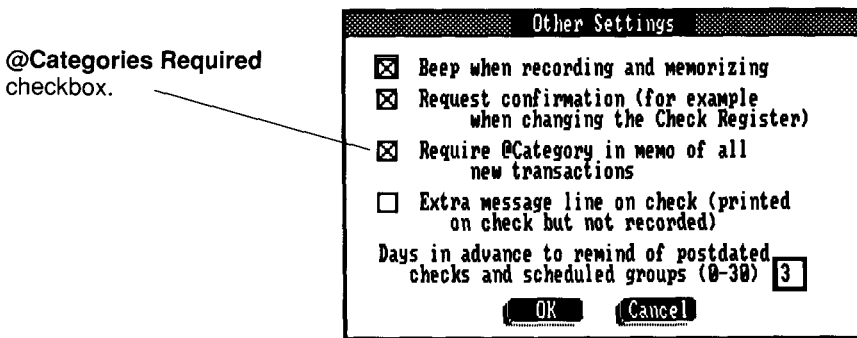


Figure 17-1. Other Settings dialog box.

2. Check the **Require @Categories** checkbox.
3. Press the on-screen **OK** pushbutton to accept the new settings.

Quicken now warns you if you try to record a transaction without assigning it to an @Category, but still permits you to do it.

## Producing reports

There are two reports that businesses generally produce with Quicken: Income and Expenses by Category, and Transactions by Income and Expense Category.

## Income and Expenses by Category Report

Income and Expenses by Category is the report most often used by businesses. For cash-based businesses, it is their entire profit and loss statement. For other businesses, it is much of their profit and loss statement.

### To create an Income and Expenses by Category Report:

1. Choose **@Category Report** from the **Activities Menu**. Quicken displays the **Create @Category Report** dialog box, as shown in Figure 17-2.
2. Set the **Report title** and other fields as shown in Figure 17-2.
3. In the **Restrict to transactions from** and **through** fields, type in the starting and ending dates for the transactions you want Quicken to include in the report.
4. In the **Subtotal by** section, press the **Month** button.
5. Press the on-screen **Start Report** pushbutton. Quicken produces a report.

**Create @Category Report**

Report title (optional):

Restrict to transactions from:  through:

which are: ☐ Payments ☐ Deposits ☒ Either

and whose payee matches (optional):

and whose memo matches (optional):

and whose cleared status is: ☒ Anything ☐ Cleared (X or \*) ☐ Not cleared ☐ Newly cleared (\*)

Subtotal by: ☐ Don't subtotal ☐ Half month ☐ Year

☒ Week ☐ Month

☐ Two weeks ☐ Quarter

☐ Select @Categories to include **Start Report**

**Figure 17-2. Creating an Income and Expenses by Category report.**

The resulting profit and loss statement should appear similar to the example in Figure 17-3. This example is for a business that categorizes its expenses using only a few @Categories.

If the report shows a transaction identified by the words “Not Categorized Expenses,” Quicken found some transactions that were not assigned to any @Category. For a list of these transactions, create a Transaction Report that you restrict to transactions without an @ in the Memo field. Do this by typing ~..@.. in the **memo matches** field of the **Create Transaction Report** dialog box.

1ST\_BANK  
10/ 6/89

MONTHLY P&L STATEMENT, THIRD QUARTER  
7/ 1/89 Through 9/30/89

Page 1

Category Description	7/89	8/89	9/89	7/ 1/89- 9/30/89
INCOME				
Gross Sales	52,978.86	36,262.55	67,901.40	157,142.81
Other Income	121.43	125.64	125.75	372.82
TOTAL INCOME	53,100.29	36,388.19	68,027.15	157,515.63
EXPENSES				
Advertising	600.00	600.00	3,440.00	4,640.00
Car & Truck	726.93	673.41	828.66	2,231.00
Insurance	1,780.00	5,200.00	1,450.00	8,430.00
Office Expenses	2,932.05	2,462.27	2,871.90	8,266.22
Rent	5,324.00	5,324.00	5,324.00	15,972.00
Taxes	1,563.75	472.84	854.60	2,891.19
Travel & Entertainment	1,265.97	983.74	1,563.04	3,812.75
Utilities	482.77	397.51	405.33	1,285.61
Wages	15,832.89	15,346.52	18,511.69	49,691.10
Other Expenses	3,890.43	3,174.76	5,649.92	12,715.11
TOTAL EXPENSES	34,400.79	34,635.05	40,899.14	109,934.98
=====				
OVERALL TOTAL	18,699.50	1,753.14	27,128.01	47,580.65

**Figure 17-3. Typical Income and Expenses by Category report.**

## Transactions by Income and Expense Category

The Transactions by Income and Expense Category Report shows the “breakdown” of each income and expense category. Unlike the report above, it is a detailed report showing each transaction in each @Category. It also permits you to double-check that transactions were correctly categorized.

### To create a report of transactions by income and expense category:

1. From the **Activities Menu**, choose **Transaction Report**. Quicken displays its **Create Transaction Report** dialog box.
2. Select the **Report title** field, and give the report a descriptive title, such as INCOME & EXPENSE BY CATEGORY DETAIL.
3. Select the **from** date and **through** date fields, and set the date range you want for the report.



4. In the **Subtotal** by section, press the **@Category** button.
5. Press the on-screen **Start Report** pushbutton to produce the report.

The first part of such a detailed report appears in Figure 17-4.

CHECKING		INCOME & EXPENSE BY CATEGORY DETAIL					Page 1	
10/ 6/89		9/ 1/89 Through 9/30/89						
Date	Num	Payee	Memo	Clr	Pat/Dep			
-----								
INCOME								
Gross Sales								
9/ 1	Deposit		@G_Sales	X	7,042.98			
9/11	Deposit		@G_Sales	X	17,427.04			
9/18	Deposit		@G_Sales	X	22,175.39			
9/25	Deposit		@G_Sales	X	21,256.00			
					-----			
TOTAL Gross Sales					67,901.41			
Other Income								
9/21	Deposit		@_Other_1	X	125.75			
					-----			
TOTAL Other Income					125.75			
TOTAL INCOME						68,027.16		
EXPENSES								
Advertising								
9/ 9 1503	Central Bell		@Ads Yellow Pages	X	-96.00			
9/ 9 1505	R.P. Dunnally		@Ads Business	X	-1,600.00			
9/15 1547	City Subway Dist.		@Ads Transit ads		-1,504.00			
9/23 1572	Western Bell		@Ads Yellow Pages		-240.00			
					-----			
TOTAL Advertising					-3,440.00			
Car & Truck								
9/15 1542	Winston Leasing		@Car Lease pay	X	-625.00			
9/23 1581	S Olson Saab		@Car Repairs	X	-134.21			
9/23 1585	Mollusk Oil Co.		@Car Gas card		-69.45			
					-----			
TOTAL Car & Truck					-828.66			
TOTAL EXPENSES						-4,268.66		
					=====			
OVERALL TOTAL						63,758.50		

Figure 17-4. A detailed Income and Expense by Category Report.

## ***Reporting by job, property, client, or project***

Quicken's flexibility allows you to categorize transactions in more than one way. You can assign each transaction to a chart of account code number and to a job number, property, project, client, or department code. Then Quicken can produce reports for each job, property, client, or department.

In this way, Quicken can help in billing expenses to particular clients, tracking actual costs vs. estimates, segregating income and expenses by rental property, and tracking expenses by project.

This capability makes Quicken valuable in medical, legal, consulting, and other professional service firms, as well as property management, job-shop manufacturing, construction, and similar businesses.

### ***Setting up for flexible reporting***

The process of using Quicken to create more flexible reporting options consists of three steps:

1. Establish a set of @Categories and @Category prefixes suitable to your clients, projects, or business.
2. Assign at least one @Category to each transaction.
3. Produce reports.

You establish @Categories and assign transactions to them as described earlier in this chapter. The only difference is that you assign each transaction (or if you have split transactions, each item in the split) to a prefixed @Category with the prefix indicating the job, property, client, etc.

### ***Prefixed @Categories***

A prefixed @Category is simply a descriptive phrase placed before an @Category—for example, Job 104 @Supplies. Here, *Job 104* is the prefix for the @Category called *Supplies*. Using prefixed @Categories like this allows you to create a report showing all your supplies expenditures for all jobs, or just those relating to Job 104. You create the report by restricting it to transactions that include "Job 104" in the **Memo** field.

---

**Quicken tip:** Unlike @Categories, which Quicken maintains in its @Category List, *there is no list for @Category prefixes*. If you use @Category prefixes, you must be careful always to spell them consistently. For example, if you sometimes use the prefix Job 104 (a space between “Job” and “104”) and sometimes the prefix Job104 (no space), and then ask Quicken to produce a report restricted to “Job104,” the report will not contain any transactions prefixed with “Job 104.”

---

### ***For example: managing a property***

This example shows how an owner of three office buildings might set Quicken up. Below is a list of the @Categories for his chart of accounts. The prefixes of the three buildings are (First Ave.), (N. Park), and (Oak Circle). The parentheses are part of the prefix.

#### **Example @Categories for property management.**

<b>@Category</b>	<b>Description</b>
Ads	Advertising
Commission	Commissions
Insurance	Insurance
Int-Paid	Interest Paid
Janitor	Janitorial
L&P-Fees	Legal & Prof. Fees
Late-Fees	Late Payment Fees
Other-Exp	Other Expenses
Rent	Rent Received
Repairs	Repairs
Taxes	Taxes
Utilities	Utilities

#### **To produce an @Category Report for a single property:**

1. From the **Activities Menu**, choose **@Category Report**. Quicken displays its **Create @Category Report** dialog box as in Figure 17-5.
2. Select the **title** field and type a title similar to CASH ACCOUNTING, FIRST AVE. BUILDING.

3. Select the **from** and **through** fields and set the date range to cover the time period you want.

Create @Category Report

Report title (optional): CASH ACCOUNTING, FIRST AVE. BUILDING

Restrict to transactions from: 01/01/89 through: 12/31/89

which are: ☐ Payments ☐ Deposits ☒ Either

and whose payee matches (optional):

and whose memo matches (optional): ..(First Ave.)..

and whose cleared status is: ☒ Anything ☐ Cleared (X or \*) ☐ Not cleared ☐ Newly cleared (\*)

Subtotal by: ☒ Don't subtotal ☐ Week ☐ Two weeks ☐ Half month ☐ Month ☐ Quarter ☐ Year

☐ Select @Categories to include

Start Report

Figure 17-5. Creating an @Category Report using prefixed @Categories.

4. Select the **memo matches** field. Type the prefix for the property whose report you want to see, using this format:

..(First Ave.)..

This tells Quicken to include only those transactions that have the (First Ave.) prefix *anywhere* in the **Memo** field. Quicken will search for a keyword match. You can find out more about it in Chapter 11, *Reports*.

5. Press the on-screen **Start Report** pushbutton to produce the report.

The dialog box in Figure 17-5 produces a report like that in Figure 17-6.

1ST\_BANK  
10/ 6/89

CASH ACCOUNTING, FIRST AVE. BUILDING  
1/ 1/89 Through 12/31/89

Page 1

Category Description	1/ 1/89- 12/31/89
-----	
INCOME	
Late Payment Fees	1,645.00
Rent Received	296,856.00
-----	
TOTAL INCOME	298,501.00
EXPENSES	
Advertising	545.85
Commissions	1,200.00
Insurances	3,292.10
Interest Paid	202,845.60
Janitorial	10,856.90
Legal & Prof. Fees	4,934.00
Repairs	14,923.61
Taxes	25,854.00
Utilities	6,944.72
Other Expenses	8,885.50
-----	
TOTAL EXPENSES	280,282.28
*****	
OVERALL TOTAL	18,218.72

**Figure 17-6. Report created with @Category prefixes.**

Quicken can also produce a detailed report that itemizes the transactions in each @Category. To create such a report, choose **Transaction Report** from the **Activities Menu**, limit it to the First Ave. building as shown above, and subtotal by @Category.

## Departmental bookkeeping

The most flexible way to segregate expenses by department is to use two @Categories, one for the chart of accounts code and one for the department. For example, @Printing @Mktg could signify a printing expense in the Marketing department. In reports, Quicken subtotals the printing expenses by department.

Another way to track departmental expenses is through the use of “combination chart of accounts codes.” These are chart of accounts codes, usually numbers, that combine the department and the type of expense.

Typically, such @Categories consist of four digits: two digits indicating the department, and two digits indicating the type of expense. For Quicken, the type of expense number must come first. For example, @50.. could stand for the Marketing department and @..25 could stand for printing. An expense coded with @5025 would represent printing for the Marketing department.

You can control what Quicken reports on by limiting the report. You limit the report in the dialog box that appears when you choose one of the three Create Report commands. Continuing with the example above, typing ..@50??.. in the **memo matches** field of the **Create Report** dialog box produces a report for the Marketing department alone. Typing ..@??25.. in the **memo matches** field produces a report of printing expenses for all departments.

---

**Quicken tip:** A disadvantage of the numerical approach is that any @Category or Budget Reports you produce will have many lines, since each 4-digit @Category appears on its own line.

---

## IRS Form 1099

Quicken makes it easy to produce IRS Form 1099, Miscellaneous Income. For a list of how much you’ve paid each payee:

1. Choose **Transaction Report** from the **Activities Menu**. Quicken displays its **Transaction Report** dialog box.
2. Select the **from** and **through** fields. Set the date range to cover the year for which you must produce the 1099.
3. Check the **Show totals only** checkbox.
4. Press the on-screen **Start Report** pushbutton to produce a report showing the appropriate 1099 totals.

Remember that Quicken produces a report showing 1099 totals; it does not print 1099 *forms*.

## ***Petty cash***

Many of America's largest corporations use Quicken to manage their petty cash accounts. At branch offices and at headquarters, Quicken keeps petty cash balanced and on track—and produces the reports that finance departments require. Quicken's Reconciliation Report is particularly useful for petty cash.

## ***Business budgeting***

Quicken can compare your actual business income and expenses with a budget you set up, by week, by month, by quarter, or by year. The method for doing this is explained in the "Budget Reports" section of Chapter 11.

## ***Asset and liability accounting***

You can also use Quicken to account for assets and liabilities, such as capital equipment and loan principal. Keep in mind that Quicken is not double-entry accounting software. You will still want your accountant to produce the asset and liability portions of your financial statements. But Quicken can help handle routine record keeping, especially for long-term assets and liabilities.

The process of using Quicken to do this consists of three steps:

1. Set up the asset or liability.
2. Increase or decrease it over time.
3. Produce reports.

If you plan to do asset and liability accounting, you should not set Required @Categories. If you have already set up Quicken to require @Categories, you will need to change the setting:

1. Choose **Other Settings** from the **File Menu**.
2. Do not check the **Require @Categories** checkbox.
3. Press the on-screen **OK** pushbutton to accept the new settings.

## ***Setting up an asset or liability***

Use a zero-amount transaction to enter the value of the asset or liability into Quicken without affecting your checking account balance (see Chapter 9).

Set up special @Categories for each category of asset or liability. For example, begin each @Category with @AL: , such as @AL:Capital or @AL:Prin. "AL" is short for Asset/Liability. Setting up your @Categories this way enables you to restrict reports to include only assets and liabilities, or to exclude them. This keeps reports dealing with assets and liabilities separate from reports dealing with income and expenses.

Two rules to remember:

- Assets (what you *own*) should have Payment balances. This means that you should type a zero in the Payment column before choosing **Split Transaction** from the **Edit Menu** to enter asset amounts in the **Split Transaction** dialog box.
- Liabilities (what you *owe*) should have Deposit balances. This means that you should type a zero in the **Deposit** column before choosing **Split Transaction** from the **Edit Menu** to enter liability amounts in the **Split Transaction** dialog box.

*Increasing or decreasing assets or liabilities*

Use @Categories as usual to add to or subtract from assets or liabilities. For example, Figure 17-7 shows a mortgage payment that decreases the loan principal due.

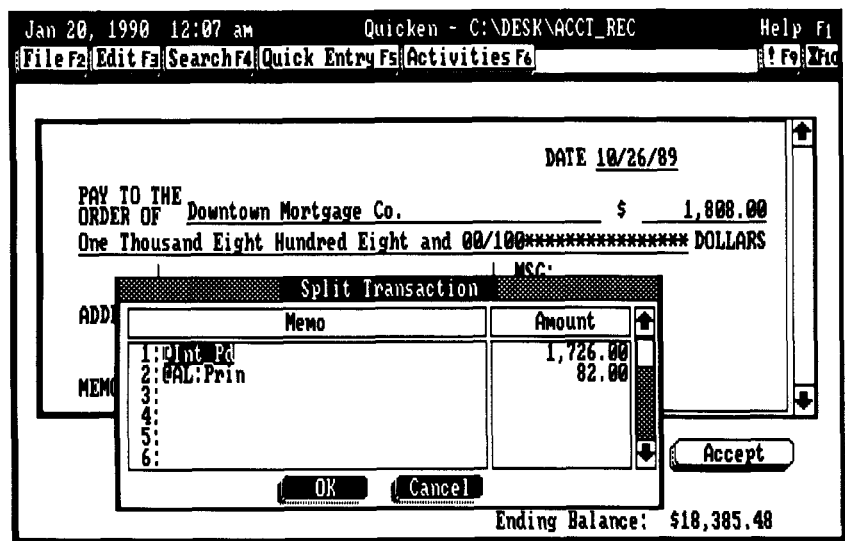


Figure 17-7. Split transaction decreasing the loan principal due.



Use a zero-amount transaction if you must increase or decrease an asset or liability and no cash is involved. For example, use zero-amount transactions when you depreciate assets, write off bad debts you were owed, etc.

### ***Reporting assets and liabilities***

Useful reports for reporting on assets and liabilities are the **@Category Report** and the **Transaction Report**, subtotaled by @Category.

Three rules to remember when reporting assets and liabilities are:

1. To report assets and liabilities, restrict the report by typing **..@AL:..** in the **memo matches** field of the **Create Report** dialog box. On all other reports, *exclude* assets and liabilities by typing **~..@AL:..** in the **memo matches** field of the **Create Report** dialog box.
2. To report the value of assets and liabilities, the date range *must* include the date of the transaction in which that asset or liability was first set up in Quicken. If the date range excludes this “set up date,” your report reflects only *changes* to the account during the period covered by the date range, and *not* its value at the end of the period.
3. On reports organized by @Categories, liabilities appear first in the group that ends with TOTAL INCOME. Assets appear last in the group that ends with TOTAL EXPENSES. That is because assets have Payment balances and liabilities have Deposit balances.

### ***Payroll***

While Quicken is not a complete payroll system, it can automate some of the most onerous payroll chores. Doing a payroll involves making calculations, printing checks, tracking data for payroll taxes, and filling out payroll tax forms. Quicken prints checks and tracks all the deductions needed for payroll taxes, leaving you to do calculations and fill out payroll tax forms by hand.

---

**Quicken tip:** Start all payroll @Categories with @P\_. Then, when you set the criteria in the **Create @Category Report** dialog box, restrict the report to transactions whose memo matches **..@P\_..**. This way your payroll reports contain only payroll-related @Categories.

---

**Typical @Categories**

Here is a typical set of payroll @Categories. The first group consists of payroll categories that all businesses use. The second group consists of payroll categories that may or may not be required, depending on the laws of your state or locality.

**Payroll @Categories**

**Group 1**

@P_FICA	FICA withholding
@P_FedWH	Fed. income tax withheld
@P_Gross	Gross compensation
@P_FedWHDep	Deposits of Fed. withheld
@P_FUTADep	Deposits of FUTA

**Group 2**

@P_StWH	State income tax withheld
@P_LoWH	Local income tax withheld
@P_SDI	State disability tax WH
@P_SDIDep	Deposits of state disability
@P_STWHDep	Deposits of state WH
@P_Tips	Tip compensation
@P_Sep/IRA	SEP or IRA compensation
@P_Pension	Pension compensation
@P_Fringe	Fringes treated as comp.

**To print payroll checks:**

1. Use a split transaction to list the deductions needed for each payroll check.
2. Memorize the transaction *without* dollar amounts. Then recall the transaction and fill in the hours worked and dollar amounts for each employee. Make sure the split is in adding machine mode (see page 9-3 for details).

3. Press the on-screen **Accept** pushbutton to record each transaction. As you do so, Quicken keeps track of all deductions for your payroll tax reporting.
4. Now you can print the checks. If you print on voucher checks, the voucher shows all wage and deduction information that appears in the split.

Figure 17-8 shows an example of a split transaction for a typical payroll check with the numbers filled in.

Jan 20, 1990 12:13 am Quicken - C:\DESK\ACCT\_REC Help F1

File F2 Edit F3 Search F4 Quick Entry F5 Activities F6 ! F9 X F10

DATE 10/26/89

PAY TO THE ORDER OF Joe Employee \$ 911.32

Nine Hundred Eleven and 32/100\*\*\*\*\* DOLLARS

Split Transaction MSC:

ADD	Memo	Amount
	1: Regular hours: 80 @P Gross	1,200.00
	2: Overtime hours: 2 @P Gross	45.00
	2: FICA @FICA	-97.00
	3: Federal Withholding @P_FedWH	-194.78
	4: State Insurance @P_SDI	-6.10
	5: State Withholding @P_StWH	-34.96

MEMO

Ending Balance: \$18,385.48

Accept OK Cancel

**Figure 17-8. Split transaction for a typical payroll check.**

Once you have printed your payroll checks, you can use Quicken's **Re-ports** feature to get the numbers you need to fill in your payroll tax forms.

Here are the Federal payroll tax forms showing which Quicken reports to run to get the information for each form. As you can see, Quicken gives you the difficult to calculate numbers. Note which reports you'll create to get information for each number. The forms are filled in for a typical business. If your business requires you to fill out more of the blanks, design your Quicken reports accordingly. Use the same procedure for your state and local tax forms.

Chapter 17. Business Uses: Bookkeeping, Petty Cash, and Payroll

1 Control number			
2 Employer's name, address, and ZIP code ACME CORPORATION 721 MAIN STREET PEORIA, IL 60612		3 Employer's identification number 77-0034682	4 Employer's state I.D. number 311-3273-5
		5 Statutory employee <input checked="" type="checkbox"/> Deceased <input type="checkbox"/> Pension plan <input type="checkbox"/> Legal rep. <input type="checkbox"/>	942 emp. Subtotal Deferred compensation Void <input type="checkbox"/>
		6 Allocated tips	7 Advance EIC payment
8 Employee's social security number 555-39-1228	9 Federal income tax withheld 5,972.55	10 Wages, tips, other compensation 37,420.00	11 Social security tax withheld 1,791.21
12 Employee's name, address, and ZIP code ALICE RICHARDSON 1223 FIRST AVENUE PEORIA, IL 60621		13 Social security wages 37,420.00	14 Social security tips
		15 210.00	16a Fringe benefits incl. in Box 10
		17 State income tax 342.17	18 State wages, tips, etc. 37,420.00
		20 Local income tax 25.00	21 Local wages, tips, etc. 37,420.00
		19 Name of state	
		22 Name of locality	

Form **W-2 Wage and Tax Statement**  
This information is being furnished to the Internal Revenue Service.

Copy 8-74 to be filed with employer's FEDERAL tax return      Dept. of the Treasury—IRS

@Category Report. Restrict to **payee matches**: name of employee.

@Category Report. Restrict to **payee matches**: name of employee. Then manually check employee's gross compensation against the Social Security cap.

Figure 17-9. W-2 Wage and Tax statement.

## Chapter 17. Business Uses: Bookkeeping, Petty Cash, and Payroll

**@Category Report.**  
Restrict to **memo**  
matches: **..@P\_..**

**Transaction Report.** Restrict to **memo** matches: **..@P\_Gross..**  
Subtotal by Payee.  
Then manually check each employee's gross compensation against the Social Security cap.

**DO NOT STAPLE**

1 Control number <b>33333</b>		For Official Use Only		
<input type="checkbox"/> Kind of Payer <input checked="" type="checkbox"/> 941/942 <input type="checkbox"/> CT-1 <input type="checkbox"/> 942 <input type="checkbox"/> Medicare <input type="checkbox"/> gov't emp.	2 941/942 <input checked="" type="checkbox"/> 943 <input type="checkbox"/> 942 <input type="checkbox"/> Medicare <input type="checkbox"/> gov't emp.	3	4	5 Number of statements attached
	6 Allocated tips	7 Advance EIC payments	8	
9 Federal income tax withheld <b>26,715.50</b>	10 Wages, tips, and other compensation <b>252,018.29</b>	11 Social security tax withheld <b>18,997.23</b>		
12 Employer's state I.D. number <b>311-3273-5</b>	13 Social security wages <b>141,700.79</b>	14 Social security tips		
15 Employer's identification number <b>77 — 0034682</b>		16 Establishment number		
17 Employer's name <b>ACME CORPORATION 721 MAIN STREET PEORIA, IL 60612</b>		18 Gross annuity, pension, etc. (Form W-2P)		
19 Employer's address and ZIP code (If available, place label over boxes 15, 17, and 19.)		20 Taxable amount (Form W-2P)		
		21 Income tax withheld by third-party payer		

Under penalties of perjury, I declare that I have examined this return and accompanying documents, and to the best of my knowledge and belief they are true, correct, and complete. In the case of documents without recipients' identifying numbers, I have complied with the requirements of the law in attempting to secure such numbers from the recipients.

Signature: *Henry Farnsworth* Title: *Chief Financial Officer*

Form **W-3 Transmittal of Income and Tax Statements** Department of the Treasury Internal Revenue Service

**Please return this entire page with the accompanying Forms W-2 or W-2P to the Social Security Administration address for your state as listed below.**

If your legal residence, principal place of business, office or agency is located in	Use this address
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Iowa, Minnesota, Missouri, Montana, Nebraska, Nevada, North Dakota, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	Social Security Administration Salinas Data Operations Center Salinas, CA 93911
Alabama, Arkansas, Florida, Georgia, Illinois, Kansas, Louisiana, Mississippi, New Mexico, Oklahoma, South Carolina, Tennessee, Texas	Social Security Administration Albuquerque Data Operations Center Albuquerque, NM 87180
Connecticut, Delaware, District of Columbia, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, Vermont, Virginia, West Virginia	Social Security Administration Wilkes-Barre Data Operations Center Wilkes-Barre, PA 18769
If you have no legal residence or principal place of business in any state	Social Security Administration Wilkes-Barre Data Operations Center Wilkes-Barre, PA 18769

**Paperwork Reduction Act Notice.**—We ask for this information to carry out the Internal Revenue laws of the United States. We need it to ensure that taxpayers are complying with these laws and to allow us to figure and collect the right amount of tax. You are required to give us this information.

**Figure 17-10. W-3 Transmittal of Income and Tax Statements form.**

Form **940**  
Department of the Treasury  
Internal Revenue Service

**Employer's Annual Federal  
Unemployment (FUTA) Tax Return**  
► For Paperwork Reduction Act Notice, see page 2.

If incorrect,  
make any  
necessary  
change.

Name (as distinguished from trade name)  
Trade name, if any  
Address and ZIP code  
L

ACME CORPORATION  
721 MAIN STREET  
PEORIA, IL 60612

Calendar year  
Employer identification number  
77-0034682

T  
FF  
FD  
FP  
I  
T

A Did you pay all required contributions to your state unemployment fund by the due date of Form 940? (See instructions if none required.)

☒ Yes ☐ No

B Are you required to pay contributions to only one state?

☒ Yes ☐ No

(1) Enter the name of the state where you are required to pay contributions

ILLINOIS

(2) Enter your state reporting number(s) as shown on state unemployment tax return.

311-3273-5

C If any part of wages subject to FUTA tax is not subject to state unemployment tax, check the box.

☐

**Part I Computation of Taxable Wages and Credit Reduction (To be completed by all taxpayers.)**

1 Total payments (including exempt payments) during the calendar year for services of employees

252,018 29

2 Exempt payments. (Explain each exemption shown, attaching additional sheets if necessary.)

3 Payments for services of more than \$7,000. Enter only the excess over the first \$7,000 paid to individual employees not including exempt amounts shown on line 2. Do not use the state wage limitation.

198,983 18

4 Total exempt payments (add lines 2 and 3)

198,983 18

5 Total taxable wages (subtract line 4 from line 1). (If any part is exempt from state contributions, see instructions.)

53,035 11

6 Additional tax resulting from credit reduction for unpaid advances to the states listed (by two-letter Postal Service abbreviations). Enter the wages included on line 5 above for each state and multiply by the rate shown. (See the instructions.)

(a) IL .012= (c) OH .011= (e) WV .011=

(b) LA .009= (d) PA .012=

7 Total credit reduction (add resulting amounts from lines 6(a) through 6(e) and enter here and in Part III, line 2 or Part III, line 4).

7

**Part II Tax Due or Refund (Complete if you checked the "Yes" boxes in both questions A and B and did not check the box in C, above.)**

1 FUTA tax. Multiply the wages in Part I, line 5, by .008 and enter here

424 28

2 Enter amount from Part I, line 7

3 Total FUTA tax (add lines 1 and 2)

424 28

4 Minus: Total FUTA tax deposited for the year, including any overpayment applied from a prior year (from your records)

356 73

5 Balance due (subtract line 4 from line 3). This should be \$100 or less. Pay to IRS

67 55

6 Overpayment (subtract line 3 from line 4). Check if it is to be: ☐ Applied to next return, or ☐ Refunded

6

**Part III Tax Due or Refund (Complete if you checked the "No" box in either question A or B or you checked the box in C, above. Also complete Part V.)**

1 Gross FUTA tax. Multiply the wages in Part I, line 5, by .062

2

2 Maximum credit. Multiply the wages in Part I, line 5, by .054

3

3 Enter the smaller of the amount in Part V, line 11, or Part III, line 2

4

4 Enter amount from Part I, line 7

5

5 Credit allowable (subtract line 4 from line 3). (If zero or less, enter 0.)

6

6 Total FUTA tax (subtract line 5 from line 1).

7

7 Minus: Total FUTA tax deposited for the year, including any overpayment applied from a prior year (from your records)

8

8 Balance due (subtract line 7 from line 6). This should be \$100 or less. Pay to IRS

9

9 Overpayment (subtract line 6 from line 7). Check if it is to be: ☐ Applied to next return, or ☐ Refunded

**Part IV Record of Quarterly Federal Tax Liability for Unemployment Tax (Do not include state liability.)**

Quarter	First	Second	Third	Fourth	Total for Year
Liability for quarter	63.70	200.27	92.76	67.55	424.28

If you will not have to file returns in the future, write "Final" here (see general instruction "Who Must File") and sign the return. ►

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete, and that no part of any payment made to a state unemployment fund claimed as a credit was or is to be deducted from the payments to employees.

Signature *Harry Farnsworth*

Title (Owner, etc.) *Off. Financial Officer*

**Transaction Report.**  
Restrict to memo matches: ..@P\_Gross..  
Subtotal by Payee. Then manually check each employee's gross compensation against the \$7,000 cap.

**@Category Report.**  
Restrict to memo matches: ..@P\_..

**Transaction Report. Restrict to memo matches:**  
..**@P\_FUTADep..** Subtotal by quarter.

Figure 17-11. Form 940, FUTA Tax Return.

17-20 • Quicken User Manual

Form **941**  
Department of the Treasury  
Internal Revenue Service

**Employer's Quarterly Federal Tax Return**  
4141 For Paperwork Reduction Act Notice, see page 2.  
Please type or print

Your name, address, employer identification number, and calendar quarter of return. (If not correct, please change.)

Name (as distinguished from trade name) \_\_\_\_\_ Date quarter ended \_\_\_\_\_  
Trade name, if any: **ACME CORPORATION** Employer identification number: **77-0034682**  
Address and ZIP code: **721 MAIN STREET**  
**PEORIA, IL 60612**

If address is different from prior return, check here ☐

IRS Use

If you are not liable for returns in the future, check here ☐ Date final wages paid \_\_\_\_\_

**Complete for First Quarter Only**

1a Number of employees (except household) employed in the pay period that includes March 12th **1a** \_\_\_\_\_  
b If you are a subsidiary corporation AND your parent corporation files a consolidated Form 1120, enter parent corporation employer identification number (EIN) **1b** \_\_\_\_\_

2 Total wages and tips subject to withholding, plus other compensation **2** 146,980 **25**  
3 Total income tax withheld from wages, tips, pensions, annuities, sick pay, gambling, etc. **3** 15,452 **24**  
4 Adjustment of withheld income tax for preceding quarters of calendar year (see instructions) **4** \_\_\_\_\_  
5 Adjusted total of income tax withheld **5** 15,452 **24**  
6 Taxable social security wages paid **6** 36,980 **23** X 14.3% (.143)  
7a Taxable tips reported **7a** \_\_\_\_\_ X 7.15% (.0715)  
7b Tips deemed to be wages (see instructions) **7b** \_\_\_\_\_ X 7.15% (.0715)  
7c Taxable hospital insurance wages paid **7c** \_\_\_\_\_ X 2.9% (.029)  
8 Total social security taxes (add lines 6, 7a, 7b, and 7c) **8** 5,288 **17**  
9 Adjustment of social security taxes (see instructions for required explanation) **9** \_\_\_\_\_  
10 Adjusted total of social security taxes (see instructions) **10** 5,288 **17**  
11 Backup withholding (see instructions) **11** \_\_\_\_\_  
12 Adjustment of backup withholding tax for preceding quarters of calendar year **12** \_\_\_\_\_  
13 Adjusted total of backup withholding **13** \_\_\_\_\_  
14 Total taxes (add lines 5, 10, and 13) **14** 20,740 **41**  
15 Advance earned income credit (EIC) payments, if any **15** \_\_\_\_\_  
16 Net taxes (subtract line 15 from line 14). This must equal line IV below (plus line IV of Schedule A (Form 941) if you have treated backup withholding as a separate liability). **16** 20,740 **41**  
17 Total deposits for quarter, including overpayment applied from a prior quarter, from your records **17** 20,570 **64**  
18 Balance due (subtract line 17 from line 16). This should be less than \$500. Pay to IRS **18** 169 **77**  
19 If line 17 is more than line 16, enter overpayment here **19** \$ \_\_\_\_\_ and check if to be:  
☐ Applied to next return or ☐ Refunded

**Record of Federal Tax Liability (Complete if line 16 is \$500 or more.)** See the instructions under rule 4 for details before checking these boxes.  
Check only if you made eighth-monthly deposits using the 95% rule ☐ Check only if you are a first time 3-banking-day depositor ☐

Date wages paid	Tax liability (Do not show Federal tax deposits here.)		
	First month of quarter	Second month of quarter	Third month of quarter
1st through 3rd	A	I	Q
4th through 7th	B	J	R
8th through 11th	C	K	S
12th through 15th	D	L	T
16th through 19th	E	M	U
20th through 22nd	F	N	V
23rd through 25th	G	O	W
26th through the last	H	P	X
Total liability for month	I	II	III
	<u>2,487.29</u>	<u>2,716.56</u>	<u>5,187.45</u>
	<u>3,641.20</u>	<u>3,732.25</u>	<u>4,995.16</u>
	<u>6,108.99</u>	<u>6,448.81</u>	<u>8,182.61</u>
IV Total for quarter (add lines I, II, and III)	<u>20,740.41</u>		

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief it is true, correct, and complete.

Signature Harry Farnsworth Title Chief Financial Officer

**Transaction Report.**  
Restrict to memo matches:

..@P\_Gross..  
Subtotal by Payee.  
Then manually check each employee's gross compensation against the Social Security cap.

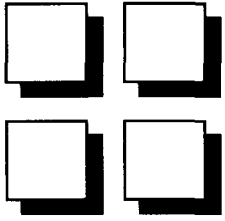
**@Category Report.**  
Restrict to memo matches ..@P\_..

**@Category Report.**  
Restrict to memo matches: ..@P\_F..  
Subtotal by the frequency of your payrolls. Then manually add the FICA and FedWH @Categories for each period.

Figure 17-12. Form 941, Employer's Quarterly Federal Tax Return.







## Appendix A:

# Questions and Answers

### **I have a hard disk. How do I get the Billminder to show up when I boot?**

To activate the Billminder, reinstall Quicken as in Chapter 1.

### **How do I turn the Billminder off?**

The AUTOEXEC.BAT file in the root directory of your hard disk controls and activates the Billminder. To remove the Billminder, type the following at a DOS prompt:

```
COPY C:\AUTOEXEC.BAK C:\AUTOEXEC.BAT
```

This restores your original AUTOEXEC.BAT file. If this does not work, use your word processing program to retrieve your AUTOEXEC.BAT file (it's an ASCII file), and delete the BILLMIND line from it.

### **How do I enter a negative opening balance?**

When you enter your starting balance, type a minus sign in front of the dollar amount you enter.

### **How can I use Quicken on my hard disk and keep the data files on my floppy?**

Set up your bank account on a floppy disk by choosing **New** from the **File Menu**, and selecting the [A:] or [B:] floppy drive from the list. If you already have bank account transaction files on your hard disk (and they're not too large to fit on a floppy!), choose **Copy** from the **File Menu** to copy your transactions to the floppy. Then choose **Open** from the **File Menu** to select the floppy disk drive and account. Later you can delete the transaction file left on your hard disk.

### **How do I move Quicken data that is on a floppy disk onto my hard disk?**

Choose **Copy** from the **File Menu** and copy the transaction data from the floppy to a file on your hard disk.

### **Can I reprint a check after I have already printed it?**

Yes. Display the Check Register and type an asterisk (\*) in the Check Number (NUM) column and record it. If the check has an address, display the check on the Write Checks screen, and type the address on the check, and then record it.

### **Why didn't the address print on the check that I just reprinted?**

Once you have told Quicken that all checks have printed correctly, Quicken deletes the address information. Follow the instructions in the immediately preceding question to reprint the check with its address.

### **Why won't Quicken copy the payee name into the address?**

Be sure the cursor is in the top line of the address field. Also be sure that the line is empty before typing ditto (").

### **I was printing and pressed the space bar to tell Quicken to pause. Why did my printer keep on printing?**

Your printer has a built-in "buffer" that stores up characters sent to it by the computer and allows it to keep on printing even though Quicken has told it to halt. If you want to stop printing immediately, turn your printer's power switch to *off*.

### **Why isn't Quicken printing correctly on my printer?**

If you are having problems aligning your checks, see pages 4-10, "Correcting printing problems," to match the problem with the correct solution. For information about setting up your printer to print with Quicken, see page 4-6.

### How can I print reports on a laser printer?

Quicken can store six different page setups, so you can have one for checks, one for reports, one for compressed reports, etc.

**Important:** when you type the following printer setups, remember that 0 = zero, O = uppercase o, 1 = the number one, and l = lowercase L.

#### For printing reports: Set up Printer 1:

Name it "Reports"

Lines = 66

Columns = 80

Before: \27E\27&l0e66f6D

After: \27E

#### Or, for compressed printing

Lines = 66

Columns = 132

Before: \27E\27&l0e66f6D\27(s16.66H

After: \27E

#### Or, for landscape printing (sideways on page)

Lines = 45

Columns = 176

Before: \27E\27&l1o0e45f6D\279s16.66H

After: \27E

### When printing my reports, the printing is too far to the left.

Choose **Page Setup** from the **File Menu** and change the left margin value.

### Can I print checks with my laser printer?

Intuit supplies checks specifically for laser printers (or you can tear the perforated strips from the sides of the checks and burst them into 3's).

**Note:** Do not print a sample check to help align the checks. In a laser printer, the checks will be aligned perfectly.

If your laser printer is not compatible with the HP, check your printer manual for the correct control codes to achieve the settings above.

In the **Printer Setup** dialog box, press the on-screen **Yes** pushbutton at **Control Codes** and type in the control codes.

### **If you have the HP LaserJet/LaserJet Plus/LaserJet Series 2:**

**Important:** when you type the following printer setups, remember that 0 = zero, O = uppercase o, 1 = the number one, and l = lowercase L.

#### **For printing checks: Set up Printer 2:**

Name it "Checks"

Lines = 66

Before: \27E\27&10e63f6D\27&a11700V

(for voucher checks replace center 63 with 42)

After printing on all HP printers:

\27E

### **When I do a report on @Categories, why do some transactions show up while others don't?**

You probably were not consistent when you assigned transactions to @Categories. Be sure each transaction has an @Category, and be sure you type in the @ sign immediately before the word you want to use as an @Category—for example, @Utilities.

### **How do I change a memorized item?**

Choose **Recall Transaction** from the **Quick Entry Menu**, make the changes, then rememorize it by choosing **Memorize Transaction** from the **Quick Entry Menu**.

### **If I set up a Transaction Group, must I always pay every one of those bills?**

No. Quicken gives you complete control. After you execute the group, you can delete or change any transaction.

### **When I am reconciling my bank statement, how do I enter new transactions, and how do I tell Quicken that I have finished reconciling?**

To add transactions, press [Ctrl]+[End] to go to the end of the Check Register; then type and record the transactions. Be sure to type an asterisk (\*) in the Cleared (C) column. To finish reconciling, press the on-screen **End Recon** pushbutton. Quicken tells you if your account balances or not.

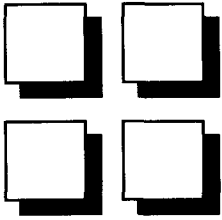
**Why am I unable to run other programs by choosing Run from the File Menu? I get a message saying there is not enough memory.**

When you choose **Run** from the **File Menu**, you do not actually exit Quicken; Quicken remains in the computer's memory—and other large programs don't fit. Instead of choosing **Run**, exit Quicken and start the other program.

**What is a speedup file, and why does Quicken say that it is “reconstructing speedup file” when I go into my account?**

Quicken makes a special file that speeds access to different areas of your account. You need to exit Quicken by choosing **Exit** from the **File Menu**. If not, the speedup files are not saved and must be reconstructed each time. To save your speedup files, always exit Quicken by choosing **Exit** from the **File Menu**.





## Appendix B:

# When Your Data Disk is Full

Quicken begins warning you when you are within approximately 50 transactions of filling up your data disk.

If you keep your data on a hard disk, this probably means that you will have to delete some unneeded files from the disk.

Otherwise, or if you are keeping your data on a floppy disk, find a convenient stopping point in your work and follow the steps below to create a new copy of your account on a different disk, with the older transactions condensed into a single "Balance Forward" entry.

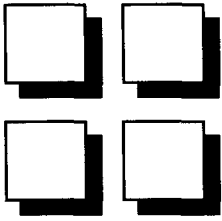
1. Open the account you want to copy by selecting **Open** from the **File Menu**.
2. Choose **Copy** from the **File Menu**. Quicken displays the **Copy Current Account** dialog box (Figure 13-4). The cursor is in the **Copy transactions from** field.
3. Quicken defaults to the earliest date in the Check Register. However, you may not always want to copy all the data from your account. For example, you may not want to copy transactions from previous years. If you want to change the date, type in the earliest date from which you want Quicken to copy transactions.
4. Move the cursor to the **to** date field. You can move the cursor to a new field by using **Tab** or by clicking the field with the mouse. Type in the latest date through which you want Quicken to copy transactions. Quicken defaults to the last date there was a recorded transaction.
5. Check the **Also copy prior uncleared transactions** checkbox to tell Quicken you want to copy uncleared transactions dated before the from date. This is useful for easily reconciling the new account. In general, you should leave this box checked. If you don't want those transactions copied, click or press the space bar on the checkbox to uncheck it.

## Appendix B. When Your Data Disk is Full

6. Move the cursor to the **Copy to** field and type in a name for the copied account. You must type in a different name for the copied account name if the two accounts are in the same directory.
7. If you want Quicken to copy transactions to a different drive or directory, type the drive letter, along with the new name. For example, if you are copying CHECKING from drive [A:] to drive [B:], type in **B:CHECKING** in the **Copy to** field. Quicken will copy the account to the floppy in your [B:] drive.
8. When you are satisfied with your settings, press the on-screen **OK** pushbutton. Quicken will copy the transactions selected.

See Appendix C for information on the number of transactions that fit on different kinds of disks.





## Appendix C:

# Technical Information

### ***Hard Disk Information***

Quicken is not copy protected, and has no special requirements for the location of its program and data files, so you may install it on your hard disk by simply copying all the files from the program disk into a directory on your hard disk.

However, we recommend that you use the automatic hard disk install procedure provided. Please see the instructions in Chapter 1 for Install procedures.

The INSTALL program does four things for hard disk users:

1. It creates a subdirectory on your hard disk with the name that you provide.
2. It copies the files from the Quicken disk(s) to the hard disk directory.
3. It adds a new line to the end of your AUTOEXEC.BAT file containing the command to run the BILLMIND program, which checks whether you have any checks to print or Transaction Groups due.
4. It modifies or creates a file called CONFIG.SYS to set BUFFERS=10 and FILES=10, if these parameters haven't already been set.

The changes to CONFIG.SYS should improve the performance of your system. The changes to your AUTOEXEC.BAT file allow Quicken to remind you of bills that are due whenever you start up your computer. As a precaution, the HARDDISK procedure does not destroy your original AUTOEXEC.BAT. It renames it "AUTOEXEC.BAK." To remove Billminder, copy AUTOEXEC.BAK to AUTOEXEC.BAT. Or use your word processor to remove the "Billmind" line from your AUTOEXEC.BAT file.

For a list of Billminder options, type BILLMIND at the DOS prompt.

Capacity and memory usage

Quicken’s file structure permits a theoretical upper limit of 65,535 transactions. In practice, however, memory restrictions limit the number of transactions to a maximum of 40,000 to 50,000. A typical home user will generate from 200 to 1000 transactions per year. Small business users will typically have 300 to 3000 transactions per year.

A regular 5-1/4 inch floppy disk has room for about 3000 transactions. A 720K 3-1/2 inch disk will hold about 6000.

On a hard disk computer, the number of items you can work with depends mainly on the amount of memory you have. Your memory must be shared between DOS, Deskmate, and Quicken. The amount of memory required by DOS, Deskmate, and a printer driver depends on the kind of machine you have, as shown below:

Memory Size	Deskmate in ROM	Deskmate not in ROM
384K	191K	280K
640K	199K	288K

**Note:** These amounts may vary slightly depending on the version of DOS and what kinds of system files you may be using.

Quicken requires a minimum of about 180K, plus 9K per transaction. Thus, if you have a 640K machine without Deskmate in ROM, you will have room for (640K-288K-180K)/9 or about 20,000 transactions. On a 384K machine with Deskmate in ROM, you will have room for (384K-191K-180K)/9 or 1,500 transactions. Quicken will not run on a 384K machine without ROM.

The maximum number of memorized transactions and @Categories depends on the memory you have. They share the same space, so the fewer of one you have, the more of the other will fit.

Typical Maximum Numbers

PC’s RAM Memory	Memorized Trans.	@Categories
640K, DM in ROM	350	1200
640K, DM not in ROM	225	800
384K, DM in ROM	90	300

The amount of RAM installed in your PC can also affect the length and complexity of reports you are able to generate. If you request a long and complex report, you may see a message indicating that you do not have enough memory to generate the report. If so, try again with a narrower

date range, or restrict the report to fewer transactions. Or subtotal so there are fewer subtotals. If possible, unload any memory-resident programs that may be occupying RAM. Alternatively, you may wish to add additional RAM to your PC.

## Files

When you use Quicken, it creates the following files:

In the directory where you keep Q.PDM:

Q.CNF      Configuration/setup information.

In the work directory or directories where you keep your data:

Q.DIR	List of account descriptions/check due dates.
<acctname>.QCH	Data file (1 for each account).
<acctname>.QIX	Index to data file (1 for each account).
<acctname>.QML	Memorized List file (1 for each account).

**Note:** The index file ("speedup file") is dispensable: if it is erased or becomes unsynchronized with the data file (for example, if you turn off the computer before leaving Quicken), Quicken automatically regenerates it when it is needed.

Memorized list files are self-contained, so you can use the .QML file for one account with a different account simply by copying the file.

### *Using Quicken on a Floppy System*

If you want to reduce disk swapping, you can do so at the cost of limiting the amount of space available for accounts.

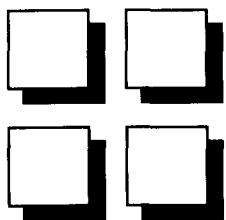
Start by following the instructions in Chapter 1 to make a copy of your Quicken program using the INSTALL procedure. Next, remove the following files from the disk(s) created by the INSTALL procedure:

Q.HLP  
unused printer drivers

The printer drivers are the files that begin with the prefix "DMPD."

The extra disk space can now be used for your accounts.





## Appendix D:

# Glossary

**@Category** A specific way of classifying your transactions so that Quicken can produce reports on various aspects of your finances.

**Account** In Quicken, the term “account” refers to a bank account—checking, money market, or savings.

**Accounts payable** Outstanding bills that are to be paid in the future.

**Accounts receivable** Outstanding invoices for which payment has not been received.

**ASCII** American Standard Code for Information Interchange. Set of standard character codes used by many computers. When you “print to disk,” Quicken puts the data onto the disk in ASCII format so it can be read by other programs.

**Assets** Things you own, such as cash, stocks, real estate, and furniture.

**Backup** A spare copy of a disk to be used in case of the accidental loss or destruction of the original disk. Quicken will help you make a backup copy of your data disk.

**Balance** The difference between payments and deposits in an account (or the amount of money in your account). Quicken calculates your balance each time you record a transaction and displays your balance on the Write Checks and Check Register screens.

**Bank account** See Account.

**Budget** A report comparing planned income and expense with actual income and expense.

**Character** Any letter, numeral, punctuation mark, or other symbol (such as a dollar sign or asterisk) that a computer can read, write, and record.

**Characters per inch** Also called "pitch." The number of characters in an inch. Most printers print at either 10 or 12 characters per inch.

**Checkbox** A box that indicates if a setting is active. An X in the box turns the setting on, removing the X turns it off.

**Cleared item** Any transaction (payment or deposit) that has been processed by the bank. Cleared items appear on your monthly bank statement. When you balance your account, you mark cleared items in the Cleared (C) column of the Check Register.

**Click** Briefly depressing the left-hand button of the mouse once. Clicking selects an object on screen or "presses" an on-screen graphic button. See also Mouse.

**Confirmations** The messages that Quicken presents to be sure it knows what you want, such as when you change an existing transaction.

**Control codes** Codes that can be sent to the printer to control various aspects of printing, such as letter quality, draft, or pitch. Consult the printer's manual for its list of control codes.

**Credit** See Deposit.

**Current balance** The amount of money that is in a Quicken account as of today. This balance does not reflect postdated items.

**Cursor** A small, blinking underline on the video monitor. The characters you type appear just above the cursor.

**Data disk** A floppy disk that contains data. The data disk you use with Quicken contains all the transactions you record in the Check Register and in the Memorized Transactions List.

**Debit** See Payment.

**Deposit** Any transaction that is added to your account. Deposits include interest earned and checks. Deposits are also called "credits."

**Dialog box** A pop-up screen that requests information from the user in order to proceed. The box can contain simple Yes/No questions or response fields that need to be filled in.

**Directory** A file created to organize the stored files on a disk.

**Disk** A flat, flexible platter coated with magnetic material, enclosed in a protective envelope. A disk stores software programs and data. A disk is also called a diskette or floppy disk.

**Disk drive** A device that reads and records data on a disk. Typically named by a letter such as drive A or C.

**DOS** Disk Operating System. A software program provided by your computer manufacturer. It contains data that operates the computer system and controls all access to data.

**DOS filename** The name given to a file of data that is stored on a disk. The name can be up to eight characters long and can include letters, numbers, and some special characters such as a hyphen.

**DOS prompt** A symbol on the screen that indicates the computer is ready to receive instructions. Typically A> or C>.

**Drag** Depressing the left-hand mouse button and keeping it depressed while you move the mouse.

**Drive** The mechanism that reads and writes data to and from the disk.

**EGA** Enhanced graphics adapter. A special kind of color monitor.

**Ending balance** 1) The amount of money in a Quicken account shown at the end of the Check Register. The ending balance does include postdated items. 2) The amount of money the bank had in your account on the last day of the period covered by the statement.

**Error message** A note that appears on the screen to indicate a data-entry or software problem and the solution.

**Exact match** Searching for transactions that exactly match a specific word or phrase, no more, no less.

**Floppy disk** See Disk.

**Format** To prepare a disk to accept data.

**Function keys** The keys labeled F1 through F10 above or on the left of the keyboard.

**Group** A set that contains one or more transactions. See also Transaction Group.

**Hard disk** Special kind of disk drive that is faster and has much larger storage capacity than a floppy disk.

**Keyword match** Searching for transactions that contain a particular word or phrase.

**Liabilities** Debts you owe, such as the amount you owe on credit cards and loans on your house or automobile.

**Memorized Transaction** A transaction that Quicken has saved in a special list called the Memorized Transaction List. Transactions on this list can be revised. This is useful for transactions you enter on a recurring basis, such as rent and utilities bills.

**Memory** The temporary storage area in the computer where programs and data reside while the program is running.

**Menu** A list of available activities and corresponding numbers. To perform an activity, type the number that corresponds to the activity.

**Menu bar** The section under the title bar which contains menu titles and their corresponding function keys. Pressing these function key pushbuttons displays their corresponding menu options.

**Message line** An optional line that is printed on the check, but is not recorded in the Check Register. For example, the message line is a convenient way to get a credit card account number printed on the check.

**Monitor** A display screen that resembles a television. A monitor is also called a video monitor, screen, cathode ray tube (CRT), or display.

**Mouse** Hand-operated pointing device that you move around the desktop. A graphic pointer on the computer screen follows the motion of the mouse.

**Net worth** The amount remaining after liabilities are subtracted from assets.

**Overall total** The amount remaining after payments are subtracted from deposits. Quicken calculates and displays the overall or net total in many reports.

**Pathname** A drive designator such as A: or C: or a drive and directory specification such as C:\DESK or C:\PERSONAL\MYDATA.

**Payment** Transactions that are subtracted from your account. Payments include service charges and automatic teller machine withdrawals. Payments are also called "debits."

**Petty cash** A cash fund for small miscellaneous expenses.

**Port** The connector on the computer used to attach the cable from an external device, such as a printer. Each port has a name. Quicken comes adjusted to print to a parallel printer connected to lpt1.



**Postdate** To date a transaction with a date in the future. Postdating is used to write a check that you intend to print and pay at a future date.

**Print to disk** Creates an ASCII file that you can read into your word processing or other program.

**Printer control codes** See Control codes.

**Prompt** See DOS prompt.

**Push button** A screen element that, when pressed, causes some immediate action or continues an action.

**Reconcile** See Balance.

**Reconciliation Register** A shortened version of the Quicken Check Register, along with the Reconciliation Summary used while reconciling.

**Record** To save the check or transaction in the Check Register to become a permanent part of your records.

**Scroll bar** Graphic object on screen that controls the portion of the Check Register or the check that Quicken displays. By clicking the scroll bar, you can move forward or backward through the Check Register or unprinted checks.

**Split** To allocate a payment or deposit to more than one category or payee. For example, to split a mortgage payment into interest, principal, insurance, and taxes.

**System** A collection of interconnected hardware and software that operates as a unit.

**Title bar** The top section of the screen that displays the date and time, the DeskMate program you're using, and the file you're using with that program.

**Transaction Group** A group of recurring transactions that the user pays or adds to an account at the same time. An example could be the phone, electric, and mortgage bills that all are paid at the beginning of each month.

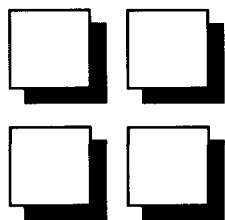
**Uncleared item** A transaction that has not been processed or cleared by the bank.

**Voucher checks** A business check that has an attached voucher page that allows room for more descriptive memos or itemized breakdown of the payment.

## Appendix D. Glossary

**Write-protect tab** A gummed label used to cover the notch in the side of a disk envelope to prevent the computer from accidentally writing to and erasing data from a disk.

**Zero-amount transaction** A split transaction with a zero dollar amount. This is useful to assign amounts to @Categories without affecting the balance in the checking account.



## Appendix E:

# Other Intuit Products

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**Quicken Transfer Utility™**

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**Quicken checks—convenient and competitively priced**

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**Window Envelopes and Forms Savers™**

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The next few pages describe other Intuit products.

These products work integrally with Quicken. They complete your Quicken system by providing extra convenience, flexibility, and power.

Look for more information enclosed in the Quicken package. Or choose **Order Supplies** from the **Activities Menu**.

### ***Quicken Transfer Utility™***

Quicken transfer Utility provides custom Quicken reports and more.

Have a paper financial report you'd like Quicken to update for you every month? Ever want a report that Quicken can't give you? Want to combine data from several Quicken bank accounts? Want to analyze your finances using Lotus?

Now you can do all of these with the Quicken Transfer Utility. This program transfers data from Quicken's Check Register to spreadsheets in Lotus 1-2-3, Symphony, or compatible programs. It consolidates Quicken account data from several accounts into a Lotus spreadsheet as well.

### ***Custom reports***

The Quicken Transfer Utility makes producing reports that meet your exact needs fast and easy.

You set up *any* report format you want in a Lotus or compatible spreadsheet. The Quicken Transfer Utility then reads your spreadsheet to learn which cells you want filled in and with what data. It then retrieves the needed data from Quicken. It fills in the right cells in your spreadsheet and recalculates your spreadsheet, all in 5 to 10 seconds, without data entry.

You have total control over the report. You select which @Categories, which payees, which memos, and which dates are displayed. You select exactly where each is displayed. Use logical OR to combine different kinds of transactions ("display here any utilities, phone, or repair expenses"). Use logical AND to show intersections ("display here only expenses that are for subcontractors, for client 232, and for March").

You can even spread individual transactions while retaining transaction detail. For example, if you set up @Categories for your chart of accounts, the Quicken Transfer Utility can spread each transaction to an account in a format similar to that used in One-Write accounting systems.

Ideal for custom profit and loss statements, job and client costing, custom budgets with subcategories, and much more.

### ***Export to Lotus***

The Quicken Transfer Utility also exports Quicken Check Register data directly into 1-2-3 and Symphony spreadsheets. Transactions appear one per line in standard Lotus data base format.

- In just 5 to 10 seconds your financial records are ready for Lotus's powerful sorting, reporting, and analysis.

### ***Consolidating accounts***

The Quicken Transfer Utility will also combine data from any number of Quicken bank accounts into one spreadsheet. It's great for consolidating your finances into one report.

### ***Memory-resident option***

The Quicken Transfer Utility can be “memory resident,” like Sidekick®, if you want.

In memory-resident mode, the Quicken Transfer Utility waits in the background out of the way. Then when you need it, just push one “hot key” and zap, it’s ready to use. So you can transfer without leaving or reloading Lotus and without waiting.

### ***Compatibility***

Requires Lotus 1-2-3 release 1A or higher, Symphony release 1.0 or higher, or compatible spreadsheet program such as SuperCalc4® or VP Planner®. Runs on any computer that runs these spreadsheets.

### ***Try it FREE for 30 days***

If you’re not completely satisfied, return the Quicken Transfer Utility for a full, no-questions-asked refund. Call today. Call 800-624-8742 (in California call 800-468-8481). Or use the order form enclosed in the Quicken package. If you need more order forms, Quicken will print them for you. Choose Order Supplies from the **Activities Menu**.

## ***Quicken checks—convenient and competitively priced***

Quicken checks save time and clerical work every month. And they’re easy to load in any printer, thanks to Quicken’s patented self-alignment system and Forms Saver. By the second or third session, you’ll be loading your printer quickly—even if you don’t find it easy to load your printer today.

### ***Bank-approved and universally compatible***

Quicken checks are approved by banks, savings and loans, credit unions, and brokers across the U.S. and Canada; you don’t need permission from your bank to use Quicken checks. They are accepted everywhere your checks are accepted now. We guarantee it, or we’ll refund your money.

## Appendix E. Other Intuit Products

Quicken checks are continuous form, so they fit all printers. This includes all letter quality printers, and all tractor-feed and friction-feed printers; they also work very well on laser printers. Only Quicken checks are designed to fit Quicken.

### ***Wide selection***

You have a full range of check choices:

- Regular, voucher, or laser-printer checks. Voucher checks give you a check-sized voucher for invoice or payroll information.
- Multiple colors.
- Free standard logos or your own custom logo (optional).
- One-part, two-part, or three-part checks. Two- and three-part checks give you carbonless copies of each check.
- Quantities from 250 to 50,000 or more.

See the samples enclosed in the Quicken package.

Of course, Quicken checks are custom printed with all the information included on your current checks. This includes your name, address, and any other information printed on your current checks. They have all required bank information including the bank numbers, name, and branch.

### ***Low prices***

We've worked hard to make our prices low.

So don't waste another day writing checks by hand. Order today and Quicken checks will be in your hands within three weeks.

### ***How to order checks***

Use the order form enclosed in the Quicken package. If you need more order forms, Quicken will print them for you. Select **Order Supplies** from the **Activities Menu**.

Call if you need any information about checks. Call 800-624-8742 (in California call 800-468-8481).

## ***Window Envelopes and Forms Savers™ make paying bills even more convenient***

### ***Quicken Window Envelopes***

Window envelopes save even more time by eliminating addressing of envelopes. All you do is sign the check, drop it in the envelope, and you're done.

Each envelope has two windows. One shows the mailing address; the other shows the return address printed on the check.

Quicken window envelopes are the only ones designed to be 100% compatible with Quicken checks. They show the addresses clearly but hide the rest of the check.

### ***Quicken Forms Savers***

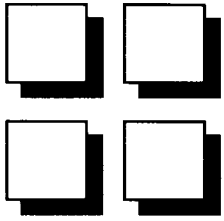
Some printers cannot print on the first check loaded in the printer. Simply attach a Forms Saver to your checks before loading them into your printer, and you'll never waste another check. The Forms Saver safely guides the checks through, enabling the printer to print on the first check and eliminating wasted checks. Each Forms Saver can be reused up to 50 times. Forms Savers work with any other form or plain paper, too.

### ***How to order Window Envelopes and Forms Savers***

For fastest service, call today. Call 800-624-8742 (in California call 800-468-8481). Or use the order form enclosed in the Quicken package. If you need more order forms, Quicken will print them for you. Choose **Order Supplies** from the **Activities Menu**.







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As a Quicken owner, you're eligible for special offers from Intuit. You'll be using these four attached coupons as your proof of ownership of Quicken Version 2 / DeskMate™.

When Intuit announces a special offer, just return the *specified* coupon. Each announcement will specify the exact coupon number (1, 2, 3, or 4) required.

If requested, please fill out your name, address and any other information on the coupon's reverse side.



## ***SPECIAL OFFER COUPON***

**Quicken Version 2 / DeskMate™**

Use this coupon to qualify for Intuit's special offer to Quicken owners. The offer announcement indicates which specific coupon is requested to qualify. The specified original coupon *must* be returned. A copy or facsimile is *not* acceptable.

1

## ***SPECIAL OFFER COUPON***

**Quicken Version 2 / DeskMate™**

Use this coupon to qualify for Intuit's special offer to Quicken owners. The offer announcement indicates which specific coupon is requested to qualify. The specified original coupon *must* be returned. A copy or facsimile is *not* acceptable.

2

## ***SPECIAL OFFER COUPON***

**Quicken Version 2 / DeskMate™**

Use this coupon to qualify for Intuit's special offer to Quicken owners. The offer announcement indicates which specific coupon is requested to qualify. The specified original coupon *must* be returned. A copy or facsimile is *not* acceptable.

3

## ***SPECIAL OFFER COUPON***

**Quicken Version 2 / DeskMate™**

Use this coupon to qualify for Intuit's special offer to Quicken owners. The offer announcement indicates which specific coupon is requested to qualify. The specified original coupon *must* be returned. A copy or facsimile is *not* acceptable.

4

# ***SPECIAL OFFER COUPON #1***

**Quicken Version 2 / DeskMate™**

Name: \_\_\_\_\_

Street: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Additional Information: \_\_\_\_\_

☐ Check Enclosed    ☐ MasterCard    ☐ Visa    ☐ American Express

Card # \_\_\_\_\_ Exp. Date \_\_\_\_\_

# ***SPECIAL OFFER COUPON #2***

**Quicken Version 2 / DeskMate™**

Name: \_\_\_\_\_

Street: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Additional Information: \_\_\_\_\_

☐ Check Enclosed    ☐ MasterCard    ☐ Visa    ☐ American Express

Card # \_\_\_\_\_ Exp. Date \_\_\_\_\_

# ***SPECIAL OFFER COUPON #3***

**Quicken Version 2 / DeskMate™**

Name: \_\_\_\_\_

Street: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Additional Information: \_\_\_\_\_

☐ Check Enclosed    ☐ MasterCard    ☐ Visa    ☐ American Express

Card # \_\_\_\_\_ Exp. Date \_\_\_\_\_

# ***SPECIAL OFFER COUPON #4***

**Quicken Version 2 / DeskMate™**

Name: \_\_\_\_\_

Street: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Additional Information: \_\_\_\_\_

☐ Check Enclosed    ☐ MasterCard    ☐ Visa    ☐ American Express

Card # \_\_\_\_\_ Exp. Date \_\_\_\_\_





Quicken is truly easy-to-use software that automates routine financial tasks for homes and small businesses.

Quicken is vastly faster than working by hand, and gives you financial organization you cannot get by hand. Compared to other financial software, Quicken is far faster and more flexible. With Quicken, you can forget financial hassles.

## Check Writing

Quicken remembers the bills you pay, prints checks to pay them, and instantly updates your check register and balance automatically. Quicken will batch payments and deposits you regularly make together, and print checks for all of them in one step. Quicken even reminds you when you have bills to pay. And Quicken rapidly reconciles your records to your bank statement.

## Tax Recordkeeping

Quicken automatically keeps track of your tax-related transactions. At tax time, Quicken gives you itemized reports by tax category so you can quickly complete Schedules A, B, C, & E, and Forms 1040, 2106, 1099, 940, 941, W-2 and W-3, and Canadian tax forms.

## Financial Reporting

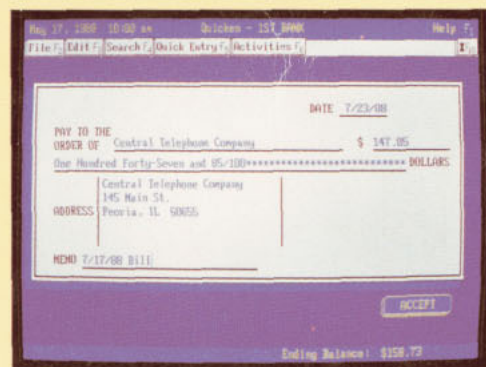
Quicken will organize your checking, money market, and savings accounts, along with your cash and credit card accounts in no time. Detailed reports give you instant access to the information you need to stay on top of your finances: expense reports, profit and loss statements, a complete reconciliation report, and much more. Quicken's flexible reporting ability can sort and subtotal by payee, expense category, or date so you can tailor each report to meet your needs.

## Budgeting

Quicken tracks income and expenses, and creates budget reports automatically. Like all Quicken reports, budget reports can cover any time period you want—from daily to multi-year.

## Cash Management

Quicken schedules your payments so you earn more interest on your money. You can get a cash flow forecast report showing your cash position for weeks into the future.



## Easy-to-Use

Quicken is truly easy. Easy because it doesn't force you to change your habits. Quicken works just like the paper checkbook you use now. There's no accounting jargon to learn. No "debits" or "credits."

Quicken uses the graphic DeskMate user interface. This speeds learning of Quicken since Quicken works like other DeskMate programs. And, for computers equipped with a mouse, DeskMate adds 'point and click' ease.

## Great Reviews

"It's more than good—it's indispensable. Home and small business checking software used to be too expensive, too hard to use, and too rigid, and it took too long to use. Quicken has changed all that!"

**Ken Landis, A+ Magazine**

"Many (financial) products promise more than they deliver or deliver only after a great deal of labor. Quicken is a wonderful exception.... I can't seem to say enough good things about this program!"

**Richard Katz, UCLA PC Users Newsletter**

"Absolutely the best small accounting program made."

**Bob Schwabach, Universal Press Syndicate**

## Quicken for Business

Quicken has special features for businesses. The manual has separate chapters for business users covering:

- payables
- receivables
- cash flow forecasting
- payroll
- job, client, and property bookkeeping
- petty cash control

Quicken is used by accountants, doctors, consultants, property managers, service firms, non-profit organizations, and many other businesses.

## Additional Features

- Splits transactions up to 15 ways
- Instantly finds any transaction by date, check number, amount, payee, or memo
- Unlimited number of transactions (limited only by disk capacity)
- Dollar amounts to \$9,999,999.99
- Prints regular checks and voucher checks (ideal for payroll)
- Automatic reconciliation feature pinpoints and fixes errors
- Automatic setup, data saving, and data backup
- Exports data and reports in ASCII. Also exports in Lotus® 1-2-3®/Symphony® format with optional Transfer Utility (see details inside)
- Automatically addresses checks for mailing in window envelopes
- Extensive help screens
- Illustrated, easy-to-read manual shows dozens of sample uses
- Free customer support at (415) 322-0590

## Hardware Compatibility

Tandy 1000 SL with 384K RAM or IBM (PC, XT, AT, PS/2), Tandy, and compatible computers with 512K RAM, DOS 2.11 or higher, one or more 3½" or 5¼" floppy disk drives or hard disk. Works with all monitors (monochrome monitors require a Hercules or compatible graphics card). Works with all printers including laser printers. Mouse is optional.

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# New Users

## Important Information

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### **DeskMate messages and what they mean**

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### **Installing Quicken from the DeskMate Desktop**

---

### **Information for Tandy 1000SL and 1000TL computers**

---

This supplement contains important information not contained in the Quicken User's Manual. Take a moment to glance it over before you begin using Quicken and DeskMate. In particular, the first section of this supplement describes several common DeskMate messages, with an explanation of what they mean and what to do about them. The next section gives more detailed instructions than the manual contains for installing Quicken from the DeskMate Desktop. And the last section contains information specific to Tandy 1000SL and 1000TL users.

A reminder: Quicken comes on two 5 1/4-disks and one 3 1/2-inch disk. The 3 1/2-inch Quicken disk contains all the information for both Program Disk 1 and Program Disk 2 and should be used when prompted for either of those disks.

### ***DeskMate messages and what they mean***

Some of the messages you may see while running Quicken are not displayed by Quicken, but come from the DeskMate system itself. If you are an experienced DeskMate user, these messages may be familiar to you, but if you are new to DeskMate you will find this summary helpful. Most of these messages appear in a dialog box similar to the one shown in Figure 1.

#### ***Messages***

**"Could not find new application on floppy disk"**

This message can appear when you install Quicken from the DeskMate Desktop. Follow the instructions on "Installing Quicken from the DeskMate Desktop" in the next section if you get this message.

**"Unable to locate file DMSETUP.ACC"**

This file is the DeskMate setup program. It is located on one of your DeskMate disks, or, if you don't have DeskMate, a copy of the file is on Quicken Program Disk 2. Insert Quicken Program Disk 2 and press **Enter**.

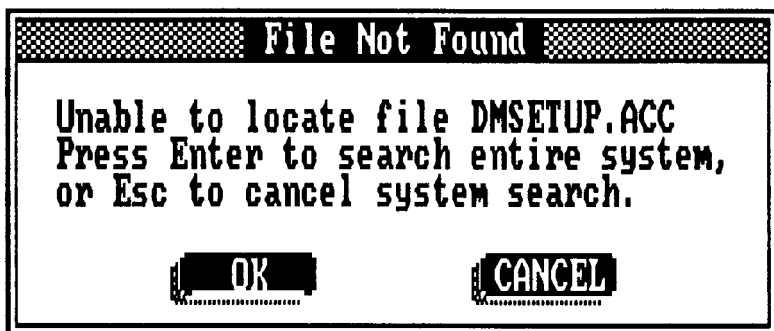


Figure 1. Typical DeskMate message.

"Unable to locate file DESKTOP.PDM"

This file is the program that displays the DeskMate Desktop. Insert the disk you started DeskMate with (labeled "DeskMate--Desk.exe, Video Drivers") and press **Enter**.

"Unable to locate file DMCSR.CFG"

This file contains DeskMate configuration information, such as your mouse and printer settings, and is located on the disk you started DeskMate with. Insert that disk and press **Enter**. If you do not have DeskMate, insert your Quicken Working Disk 1 and press **Enter**.

"Unable to locate file Q.PDM"

This file is the Quicken program file. Insert Quicken Program Disk 1 in drive A and press **Enter**. If you have installed Quicken onto your hard disk and get this message, it is because Quicken is not in the current directory when you try to start Quicken. Press **Esc** twice to return to the DeskMate Desktop. Then change the current directory to where Quicken is by choosing **Change** from the **Directory Menu**. Then restart Quicken as before.

"DeskMate product already running"

This message appears if you try to start Quicken from the DeskMate Desktop with Quicken Program Disk 2 in the drive. If you have already installed Quicken, insert your Quicken Working Disk 1 in drive A and then restart Quicken. If you have not yet installed Quicken, follow the instructions on "Installing Quicken from the DeskMate Desktop" in the next section. (Even if you don't have a hard disk you need to install Quicken.)

"Unable to locate file DMVDQ.RES"

This message appears only after exiting Quicken improperly, such as if the power fails while you are in Quicken. If you get this message, press **Esc** twice to exit from DeskMate. Insert Quicken Program Disk 2 and at the DOS prompt (usually, A> or C>), type **A:QVID AUTO** and press the **Enter** key. Now start DeskMate as usual.

"Unable to locate file DMVDT16.RRS"

This message is displayed on Tandy 1000SL or 1000TL computers if you attempt to run Quicken from the DOS prompt (usually, A> or C>) instead of from the DeskMate Desktop. See the section on "Information for Tandy 1000SL and 1000TL computers" at the end of this supplement for more information.

## ***Installing Quicken from the DeskMate Desktop***

If you have trouble installing Quicken from the DeskMate Desktop following the directions on pages 1-3 and 1-4 of the Quicken User's Manual, here are more detailed instructions. It is important that you follow these steps precisely.

**NOTE:** Follow these instructions only if you have DeskMate software from Tandy. If you don't, follow the instructions on page 1-5 of the Quicken User's Manual.

1. If there are Quicken disks in any of your floppy disk drives, remove them. Then restart your computer by turning the power off and back on again.
2. Start DeskMate as usual (on some models of Tandy computers restarting your computer also restarts DeskMate automatically).
3. At the DeskMate Desktop, select **Change** from the **Directory Menu**. The **Change Directory** dialog box appears. Type **A:\** in the **Path** field and press **Enter**. [If the message "Critical Error" appears, it's because you did not type a backslash (\) after the **A:**. Press **Esc** to cancel the message and then repeat this step.]
4. After the drive access light on drive A goes off, insert the original Quicken Program Disk 1 in drive A. Select **Install** from the **Desktop Menu**.
5. If the message "Could not find new application on floppy disk" appears, press **Enter**. Then select **Run** from the **File Menu**. The **Run File** dialog box appears. Type **INSTALL** in the **Program** field and press **Enter**. Follow the directions that appear on the screen for installing Quicken onto floppies or onto a hard disk.

OR

If the **Display Menu** dialog box appears, select a size and shape for the Quicken display menu and press **Enter**. You'll then select a location for the menu on the Desktop using the arrow keys or your mouse. When the menu is positioned where you want it, press **Enter**. (If your Desktop has no room for another display menu, **Install** will skip this step. If you later have room and want to add a Quicken display menu, select **Display** from the **Desktop Menu**. You don't need to install Quicken again.)

6. In a few seconds Quicken's **Install** program will begin. Follow the on-screen instructions to install Quicken onto floppy disks or onto your hard disk. Note that if you cancel **Install** before completing, you will need to restart **Install** beginning with step 1 above.
7. If you have installed Quicken onto your hard disk in a directory other than the directory DeskMate is in, you should set Quicken's start-up directory. To set Quicken's start-up directory:
  - At the Desktop, select **Redefine** from the **Desktop Menu**. The **Redefine Menu** list box will appear.
  - Select **QUICKEN** and press **Enter**. The **Redefine Menu** dialog box will appear.
  - In the **Start-up directory** field type the directory in which Quicken was installed. Then press **Enter**.

### ***Information for Tandy 1000SL and 1000TL computers***

Tandy 1000SL and Tandy 1000TL computers come with DeskMate and the DeskMate Desktop built in. To install or run Quicken on these computers you must be at the DeskMate Desktop which you can do by either restarting your computer by turning the power off and back on again, or, at the DOS prompt (usually A> or C>), by typing **C:DESK** and pressing **Enter**. (See the previous section on "Installing Quicken from the DeskMate Desktop.")

*Special note to Tandy 1000SL users:* Depending on your computer's memory and video configuration, the **Run** option on Quicken's **File Menu** may or may not be supported. If Run is not supported, it will always be grayed out when you display Quicken's **File Menu**.

## TIPS & TECHNIQUES

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To get started please read Chapter 1. If you are installing Quicken from the DeskMate Desktop, follow the detailed step-by-step instructions on pages 1-3 through 1-5. If you are installing Quicken alone from DOS, instructions can be found on page 1-5.

**On-screen pushbuttons**, like the **OK** or **Cancel** pushbuttons, can be “pressed” by clicking on the pushbutton with the mouse. Or, if you are a keyboard user, **TAB** to move the cursor to the pushbutton and press the **SPBAR**.

**F1** is the Help key. Whenever you have a question, press **F1** for on-screen tips and instructions.

**Pulldown menus**, like the **File Menu**, can be opened with the mouse by clicking on the menu button. Once the menu is opened, continue to hold down the mouse button and drag the pointer to the menu option you wish to use. If you are using the keyboard, press the function key to open the menu, like the **F2** for the **File Menu**. Once the menu is open, use **↑** and **↓** to highlight the menu option you wish to use and then press **ENTER**. For more information, see chapters 1 and 2.

**Use the Check Register** to add transactions not involving printed checks to your Quicken account, such as ATM withdrawals, deposits, and checks written by hand. For more information on the Check Register, see Chapter 5.

**Move rapidly through the Check Register** by pressing **CTRL + PgUp**, **CTRL + PgDn**, **HOME**, or **END**. You can also click on the scroll bar or drag the elevator to quickly get to the location you want to in the Check Register. For more information on the Check Register, see Chapter 5.

**Select a different bank account** to use by choosing **Open** from the **File Menu**. Quicken will display the **Select Bank Account to Open** dialog box. Highlight the name of the account you want to select by clicking on it with the mouse or by using **↑** and **↓** and then pressing **ENTER**. For more information on accounts, see Chapter 13.

**Select a different data disk, directory, or drive** by choosing **Open** from the **File Menu**. Quicken will display the **Select Bank Account to Open** dialog box (just like selecting a different bank account). Use **↑** and **↓** or click with the mouse to highlight the name of the drive or directory you wish to use and press **ENTER**. If the account you want to use is not listed, select **[A:]**, **[B:]**, or **[..]** to have Quicken search a different drive or directory. Now select the desired bank account, as described above. For more information on changing disks or directories, see Chapter 13.

**Recurring transactions** (like rent and car payments), can be memorized and recalled to save you time. Type the transaction at the Write Checks screen or in the Check Register, just as you would any transaction. Once the transaction is filled out, choose **Memorize Transaction** from the **Quick Entry Menu**, or press **CTRL + M** to memorize the transaction. The next time you pay the bill or enter the deposit, type the first few letters of the payee and choose **Recall Transaction** from the **Quick Entry Menu**, or press **CTRL + T**. Quicken will display its **Memorized Transactions List**, with the highlight bar on the transaction that starts with the letters you typed. If you are not at the transaction you want, use **↑** and **↓** or click with the mouse to highlight the name of the transaction you want to use. Press **ENTER** and the transaction will automatically be entered for you. For more information on memorized transactions, see Chapter 6.

**@Categories** are designed to make reporting easier. To categorize income and expenses, type an @ sign right before any category name you want in the **Memo** field, for example, @utilities or @1001. For more information on @Categories, see Chapter 8.

**Accelerator keys** give you quick access to many menu commands and pushbuttons. An accelerator key is typically a **CTRL** or **ALT** key combination. To use accelerator keys, hold down **CTRL** or **ALT** while you press the other key indicated. For example, pressing **CTRL** + **W** will get you to the Write Checks screen from the Check Register or Reports screens without having to pulldown the Activities Menu.

**Changing date or check numbers** is easy; place the cursor anywhere in the **Date** field or in the Num column and press **+** or **-** to increase or decrease the numbers. For more information, see chapters 3 and 5.

**Save time typing an address** by typing a quote ( ' or " ) in the first address line of a check. Quicken will copy the payee to the top line of the address. For more information on writing checks, see Chapter 3.

**Reviewing checks** that have been written, but not yet printed is easy. At the Write Checks screen, click on the scroll bar with the mouse to flip through the checks. Or, press **PageUp** or **PageDown** to move back or forward one check at a time. Press **CTRL** + **END** to go back to the blank check. You can change or delete any of the checks while you review them. For more information on checks, see Chapter 3.

**Reprinting a check** (even after you've told Quicken it printed correctly) can be done by locating the transaction in the Check Register and changing the check number in the Num column to \*\*\*\*\*. Quicken recognizes any transaction in the Check Register with \*\*\*\*\* in the Num column as a check waiting to be printed. For more information on printing checks, see Chapter 4.

**Finding items in the Check Register** can be done by choosing **Find** from the **Search Menu**, or by pressing **CTRL** + **F**. For more information on the **Find** feature, see Chapter 5.

**Limiting reports** to specific type of transactions can be done at the **Create Report** dialog box. For example, to create a report based only on transactions with the word "tax" in the **Memo** field, type **..tax..** in the **memo matches** field of the **Create Report** dialog box. For a report listing all items which don't have @Categories, type **~.@.** in the **memo matches** field of the **Create Report** dialog box. For more information on Reports, see Chapter 11.

**Post-dated checks** can be individually selected for printing. Go to the Check Register and change the date of the post-dated check you want to print to today's date. Now the check is ready to print. For more information on post-dated checks, see Chapter 10.

**Additional memo information** can be added to your checks by choosing **Split Transaction** from the **Edit Menu**, or by pressing **CTRL** + **S**. Once the split has been opened, type your comments in the Memo column. When you are done, press the on-screen **OK** pushbutton. For more information on splitting transactions, see Chapter 9.

**The Billminder™** can be changed if Quicken is reminding you too early or too late about upcoming bills to pay. Choose **Other Settings** from the **File Menu**. Quicken will display the **Other Settings** dialog box. For more information on The Billminder, see Chapter 10.



# **CUSTOM QUICKEN REPORTS AND MORE. \$19.95**

---

Have a paper financial report you'd like Quicken to update for you every month? Ever want a report that Quicken can't give you? Want to combine data from several Quicken bank accounts? Want to analyze your finances using Lotus?

Now do all of these with the Quicken Transfer Utility. The Utility transfers data from Quicken's Check Register to spreadsheets in Lotus® 1-2-3®, Symphony® or compatible programs. It consolidates data from different Quicken accounts into a single Lotus spreadsheet, too.

---

## **Custom Reports**

The Transfer Utility uses new technology to produce totally customized reports. It actually learns your spreadsheets to produce custom reports in seconds without typing.

That's right. You set up the report format you want in a Lotus or compatible spreadsheet. The Transfer Utility then reads your spreadsheet to learn which cells you want filled in and with what data. It then retrieves the needed data from Quicken and fills in the right cells on your spreadsheet. All in 5 to 10 seconds, without data entry.

Now you can produce custom expense reports, Profit & Loss statements, job and client costing, custom budgets with subcategories, and much more. You tailor the layout to your needs.

You have total control over the report. You select which @Categories, which payees, which memos, and which dates are displayed. You select exactly where each is displayed. Use logical OR to combine different kinds of transactions ("display here any utilities, phone, or repair expenses"). Use logical AND to show intersections ("display here only expenses that are for subcontractors, for client 232, and for March").

---

## **Export to Lotus**

The Transfer Utility also exports Quicken Check Register data directly into 1-2-3 and Symphony spreadsheets. Transactions appear one per line in standard Lotus data base format.

The Utility will also produce a "spread" report, like one-write systems. It shows each transaction and how it spreads into each income/expense category. Each transaction appears in its own row and each income/expense category appears in its own column.

In just 5 to 10 seconds your financial records are ready for Lotus's powerful sorting, reporting, and analysis.

---

## **Consolidating Accounts**

The Utility will also combine data from any number of Quicken bank accounts into one Lotus spreadsheet. Great for consolidating your finances into one report.

---

## **Memory Resident Option**

The Transfer Utility can be "memory resident," like Sidekick®, if you want. This special option is included free.

In memory resident mode, the Transfer Utility waits in the background out of the way. Then when you need it, just push one "hot key" and zap, it's ready to use. So you can transfer without leaving or reloading Lotus and without waiting.

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Call today. Call 800-624-8742 (In CA call 800-468-8481). Or use the order form enclosed in the Quicken package. If you need more order forms, Quicken will print them for you. Select **Order Supplies** from the Activities menu in Write Checks.

---

## **Compatibility**

Requires Lotus 1-2-3 release 1A or higher, Symphony release 1.0 or higher, or compatible spreadsheet program such as SuperCalc4 or VP Planner. Runs on any computer that runs these spreadsheets.

# ***NOW, EASE TAX PREPARATION HASSLES WITH QUICKEN'S LINK TO LEADING TAX SOFTWARE***

---

For 1989 (tax year 1988), both J.K. Lasser **Your Income Tax**™ and **TurboTax**® link with Quicken® IBM Version 2.0 to make tax preparation easier and more accurate. These tax software programs transfer tax information from your Quicken records to the tax forms.

You don't need anything extra to take advantage of this new link with Quicken. Just one of these leading tax software programs and Quicken IBM Version 2.0 contained in this package. Instructions on how to transfer data is included in the user's manual of the tax software products.

With this link you'll have one of the easiest tax seasons ever. Both J.K. Lasser **Your Income Tax** and **TurboTax** are highly regarded, popular tax preparation software. They've proven their ability to make tax preparation easier, more organized, and less frustration.

## ***The link with Quicken means:***

You can **quickly** complete tax forms from your Quicken records. This link allows you to transfer tax related category totals from your Quicken records to tax forms.

You can **accurately** complete tax forms from your Quicken records. This link assures that category totals are accurately transferred to tax forms with no chance of mis-typing.

This tax link is yet another way we continue to strive to end financial hassles for our users.

# **QUICKEN® CUSTOMER SUGGESTION CARD**

---

**Name:** \_\_\_\_\_

**Address:** \_\_\_\_\_

\_\_\_\_\_

**City, State, Zip:** \_\_\_\_\_

**Daytime Phone Number:** ( \_\_\_\_\_ ) \_\_\_\_\_

**Machine Type:** ☐ Tandy ☐ IBM ☐ **Version:** \_\_\_\_\_

**Suggestions:** \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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DeskMate 2



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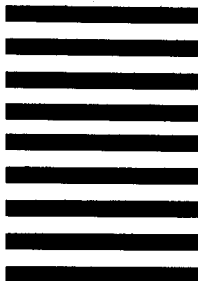
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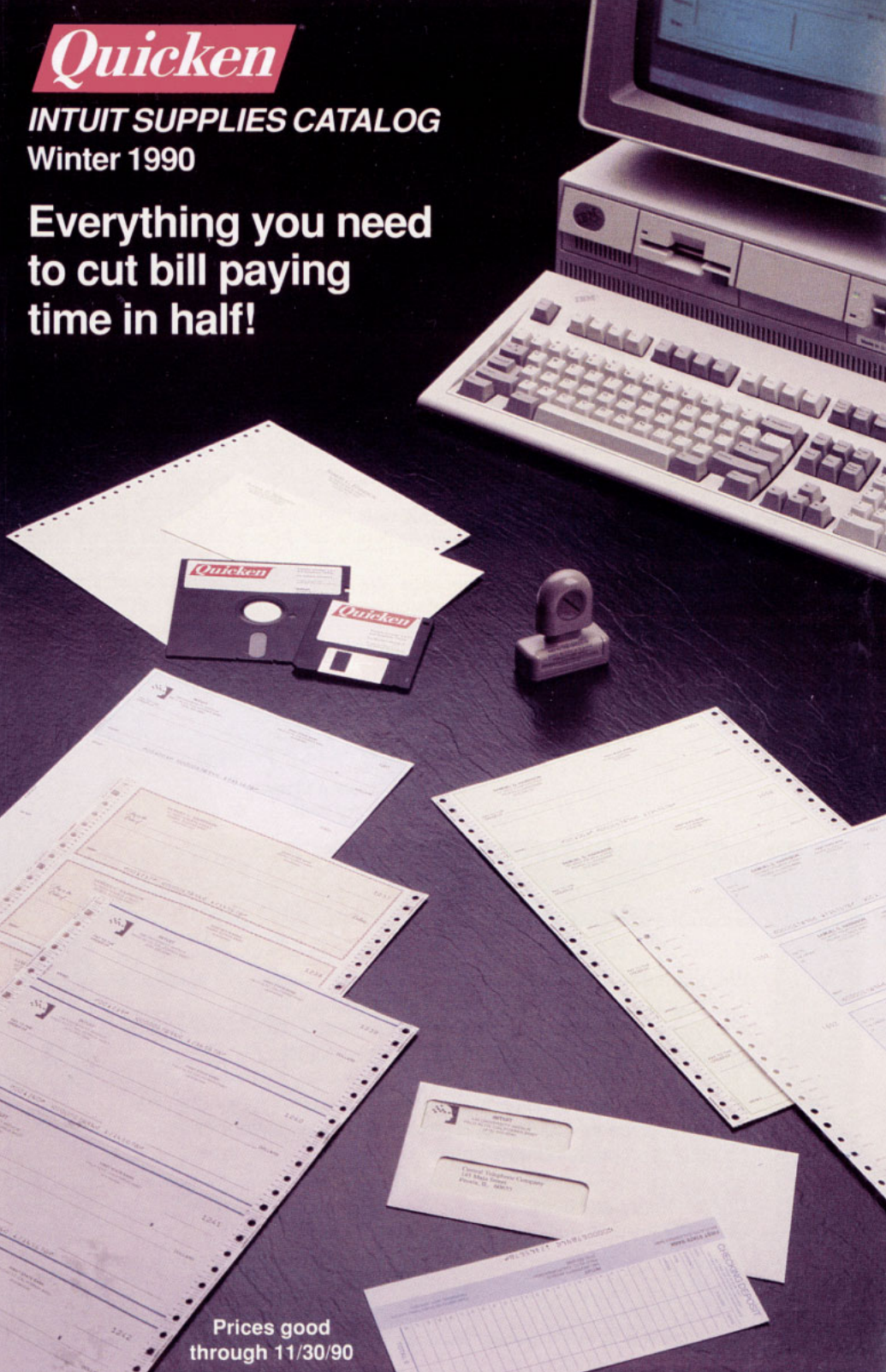


# Quicken

## INTUIT SUPPLIES CATALOG

Winter 1990

### Everything you need to cut bill paying time in half!



Prices good  
through 11/30/90





Save Even More Time With Intuit Supplies

Dear Quicken User:

Congratulations on your choice of Quicken, the world's best selling financial software!

Quicken is the perfect tool for saving time and effort on routine financial tasks. To take full advantage of Quicken's time savings capability, you'll want checks that work with Quicken and your computer.

Having Quicken print checks saves you the time and drudgery of handwriting them plus gives your checks a professional image. After all, you wouldn't use a word processor to edit a letter and then hand write it rather than print it out, would you?

If you're wondering if it's "okay" to order your checks from someone other than your bank, the answer is definitely yes! You may order your checks anywhere you like. Intuit checks meet or exceed banking standards, are pre-approved for all American and Canadian banks, and are printed by a leading computer check printer that banks also use.

By ordering through Intuit you always get checks that work perfectly with Quicken. Our checks will work with your printer and will be accepted by your bank (see our 3-Point Guarantee below).

We recognize how important your order for checks is. We triple check all orders for accuracy, provide fast, no hassle service, and guarantee satisfaction.

Order your checks today so you can take full advantage of Quicken.

Sincerely,



John Monson  
for Intuit

### INTUIT'S 3-POINT GUARANTEE

We guarantee that:

1. Your bank will accept your Quicken checks.
2. Quicken checks will work with your printer.
3. You must be satisfied with your supplies order.

If any of the above conditions are not met, please call us right away. We will replace your order, or refund your money, at your option. Call the appropriate number below.

Check Order Questions

1-800-624-8742

Printer Questions and Technical Support

1-415-322-0590

# THE LOOK OF PRESTIGE

Prestige checks reflect a professional image every time you send a check. Classically styled with traditional touches, they add elegance to all aspects of your financial affairs. Prestige checks are specifically designed to complement your Quicken Software, and to fit Intuit window envelopes. Available in standard business size (3-1/2" by 8-1/2"), in two distinctive styles:

## Prestige Antique:

traditional styling with subtle, parchment back-ground. Standard one-part checks only.

## Prestige Professional:

Grey accented with top and bottom pinstripes of blue, green, or maroon. Available both in standard one-part, or two-part to provide a copy for your records. (Also available in 7" by 8-1/2" payroll-voucher format.)

Imprint Prestige checks with your logo to further enhance your image.

Choose any of these three distinctive accent colors for your stripes:

Blue

Green

Maroon

Item	Color	No.	250	500	1000	2000
<b>Antique*</b> 1-Part		457	\$42.95	\$58.95	\$79.95	\$118.95
<b>Prestige*</b> <b>Professional</b> 1-Part	Blue	195				
	Green	865	\$42.95	\$58.95	\$79.95	\$118.95
	Maroon	643				
<b>Prestige*</b> <b>Professional</b> 2-Part	Blue	113				
	Green	775	\$57.95	\$72.95	\$103.95	\$165.95
	Maroon	296				
<b>Payroll/Voucher*</b> <b>Professional</b> 1-Part	Blue	532				
	Green	357	N/A	\$59.95	\$80.95	\$125.95
	Maroon	936				
<b>Payroll/Voucher*</b> <b>Professional</b> 2-Part	Blue	147				
	Green	573	N/A	\$76.95	\$118.95	\$200.95
	Maroon	368				

\*Check size is 3-1/2" x 8-1/2"  
\*Not compatible with Quicken  
IBM® Version 1, Macintosh®  
Version 1 or Apple® II Versions.



## STANDARD CHECKS

Quicken Standard Checks are ideal for home or business!

Our Standard Checks meet the broadest range of checkwriting needs. They come in six different styles and are economical. Regular 3-1/2" by 8-1/2" business size... 1-, 2-, or 3-part, with or without a payroll or voucher bottom stub. Choose blue or green.

Item	Color	No.	250	500	1000	2000
Standard 1-Part	Blue	101				
	Green	597	\$39.95	\$55.95	\$75.95	\$112.95
Standard 2-Part	Blue	905				
	Green	309	\$54.95	\$69.95	\$99.95	\$159.95
Standard 3-Part	Blue	756				
	Green	175	N/A	\$84.95	\$124.95	\$199.95
Payroll/Voucher <sup>1</sup> 1-Part	Blue	879				
	Green	470	N/A	\$56.95	\$76.95	\$119.95
Payroll/Voucher <sup>1</sup> 2-Part	Blue	243				
	Green	681	N/A	\$73.95	\$114.95	\$194.95
Payroll/Voucher <sup>1</sup> 3-Part	Blue	934				
	Green	648	N/A	\$87.95	\$142.95	\$249.95

<sup>1</sup>Not compatible with Quicken IBM® Version 1, Macintosh® Version 1 or Apple® II Versions.

### Payroll/Voucher Checks

## LASER CHECKS

Now Laser Checks come in two styles!

Choose either new payroll/voucher checks or standard checks. Supplied on flat 8-1/2" by 11" sheets to fit your printer's paper tray. (1) New 8-1/2" by 11" Payroll/Voucher Checks. In addition to Payroll/Voucher stub, bottom stub provides a record of each check. (2) Regular 3-1/2" by 8-1/2" Business Checks. Three perforated checks per sheet. For HP®LaserJet® Series II or Apple®LaserWriter® II printers.

Item	Color	No.	500	1000	2000
Payroll/Voucher <sup>1</sup> 1-Part	Blue	785	\$69.95	\$99.95	\$149.95
	Green	872			
Payroll/Voucher <sup>1</sup> 2-Part	Blue	491	\$99.95	\$149.95	\$279.95
	Green	218			
Standard <sup>2</sup> 1-Part	Blue	728	\$55.95	\$75.95	\$112.95
	Green	179			

<sup>1</sup>Not compatible with Quicken IBM® Versions 1 and 2, Macintosh® Version 1, or Apple® Versions.

<sup>2</sup>Not compatible with Quicken IBM® Version 1 or Apple® II Versions.

### Standard Laser Checks



# Quicken QuickChecks!

## Free Express Shipping of Your Checks

Order our QuickChecks Kit, and we'll include free express shipping of our checks. Checks are rushed to you so you can stop handwriting checks fast. Plus you'll get 500 window envelopes that will eliminate the need for addressing.

It includes our most popular items: 500 1-part blue checks and 500 envelopes. You can choose either standard (\$92.90) or wallet size (\$83.90).

See inside order form on how to order our **QuickChecks Kit**.

## 5 EASY STEPS TO ORDER CHECKS

Please read this before filling out the Order Form. If you have additional questions, call  
1-800-624-8742

**1**  
Write in the part number  
for the check style and  
color.

**2**  
Write in the quantity of  
checks desired.

**3**  
If ordering more than one set of checks, write in  
the account number next to the part number so  
that we know which style, quantity and color  
goes with which check order.

3 ORDER THE FOLLOWING ITEM(S)			CHECK ORDERS ONLY					
Item	1 Part No.	2 Quantity	3 Account No.	4 Starting Check No.	5 Logo (check one) None    Standard    Custom	No Imprint on check (Mac only)	Amount	
Antique 1-Part	457	500		2550	<input checked="" type="checkbox"/> Standard		58.95	

**4**  
Write in the check number you wish printed  
on the first check. If no starting number is  
indicated, 1001 will be used.

**5**  
Indicate whether or not you want a logo printed  
on your check. See back panel of Order Form  
for details on ordering logos. If you are using the  
Macintosh version of Quicken, you can order  
checks without your name and address printed  
on them and have Quicken add custom versions  
of your name and address during check printing.

**Quicken**®

Please allow 3 weeks for regular delivery. All items will be shipped by UPS Ground (unless you specified Express Shipping).

☐ Payment either by check or by a credit card number with expiration date?

☐ A deposit slip (or bank MICR specification sheet) for each deposit slip order?

☐ A check (or bank MICR specification sheet) for each check order?

☐ Your full address for delivery including an office suite number or apartment number if appropriate.

Did You Remember to include:

## READ THIS FIRST

**Quicken®**

### For Check or Deposit Slips Orders:

**Check Orders:** For each check order, enclose an actual check from the checking account with VOID written on it (deposit slips are not included with check orders). **Deposit Slip Orders:** For each deposit slip order, enclose an actual deposit slip from the checking account (a check on the account cannot be substituted for the deposit slip). We will print your checks or deposit slips with the same name, address, and bank information as on the check or deposit slip you provide. You may make changes to this information by CLEARLY writing in changes. If no changes are made, we will print EXACTLY the same name, address, and bank information as submitted. If you do not have the needed check or deposit slip, your bank will gladly provide you with a "MICR Specification Sheet" which can be used to print your order.

### 1 ORDERED BY

Name \_\_\_\_\_

Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Phone Number \_\_\_\_\_

Computer Type: ☐ IBM® ☐ Apple II® ☐ Macintosh®

I use Quicken for: ☐ Home Use ☐ Business Use ☐ Both

### 2 PAYMENT INFORMATION

☐ VISA ☐ MasterCard ☐ American Express ☐ Check or Money Order enclosed (Payable to Intuit) ☐ QC989

Credit Card Number \_\_\_\_\_

Expiration Date \_\_\_\_\_

Name on Credit Card \_\_\_\_\_

Cardholder Signature \_\_\_\_\_

## QuickChecks Offer

☐ **YES! I would like to make my bill paying faster and easier.**

The Quicken QuickChecks Kit includes 500 1-part blue checks and 500 envelopes. Choose from either the standard size or the wallet size checks.

To order QuickChecks simply complete sections 1 & 2 on the order form then fill in the amount on section 3 for the QuickChecks Kit you select. Be sure to include a sample check for each kit ordered. Allow 2 weeks for delivery. Checks and envelopes are sent separately.

No substitutions.

Catalog prices good through 11/30/90

### 3 PLEASE ORDER THE FOLLOWING

### CHECK ORDERS ONLY

Item	Part No.	Quantity	Account No.	Starting* Check Number	Logo (check one)			No Imprint on check (Mac only)	Amount
					None	Standard	Custom		
Standard Size QuickChecks (\$92.90)	8273	500 Checks 500 Envelopes							
Wallet Size QuickChecks (\$83.90)	9784	500 Checks 500 Envelopes							

\*If no starting number indicated, 1001 will be used.

**EXPRESS SHIPPING & HANDLING CHARGES**  
UPS Blue Label Service (2-3 business days) or Priority Mail  
\$ 20.00 - \$ 49.99 \$ 4.00  
\$ 50.00 - \$105.99 \$ 9.00  
\$106.00 - \$159.99 \$ 13.00  
\$160.00 - \$219.99 \$ 17.00  
\$220.00 - \$299.99 \$ 30.00  
\$300.00 or more call for price

\*Express shipping (UPS Blue) required to Hawaii and Puerto Rico. Foreign customers call (415) 322-0590 for shipping amount. CANADIAN CUSTOMERS, please call (416) 449-1230 and ask for Customer Service. Your checks will be printed in Canada.

### TAXES

7% for Santa Clara and Alameda counties, 6.5% for Contra Costa, San Mateo, San Francisco, Santa Cruz, and Los Angeles counties; 6% elsewhere in California.

**NEED CHECKS  
RIGHT AWAY?**

FAX your order form to us with credit card information and a sample check for each account (use "Detail" or "Fine" mode). Camera-ready artwork can not be faxed. Order will be shipped UPS Ground unless Express Shipping is indicated. Intuit FAX number is: (415) 322-1597

Subtotal	
Custom Logo Charge (\$35 each)	
Discount (if applicable)	
Sales Tax (CA residents only)	
OPTIONAL EXPRESS SHIPPING & HANDLING (All prices include regular shipping)	
<b>ORDER TOTAL</b>	

### STATIONERY AND RETURN ADDRESS STAMP PERSONALIZATION

Name \_\_\_\_\_ Item : ☐

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone Number\*\* ( ) \_\_\_\_\_

\*\*Phone Numbers will not be imprinted on envelopes unless you specifically indicate otherwise.

### STATIONERY AND RETURN ADDRESS STAMP PERSONALIZATION

Name \_\_\_\_\_ Item : ☐

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone Number\*\* ( ) \_\_\_\_\_

\*\*Phone Numbers will not be imprinted on envelopes unless you specifically indicate otherwise.



**Intuit**  
Suite 50  
540 University Avenue  
Palo Alto, CA 94301-9970

**BUSINESS REPLY MAIL**  
FIRST CLASS PERMIT NO. 390 PALO ALTO, CA U.S.A.

POSTAGE WILL BE PAID BY ADDRESSEE

NO POSTAGE  
NECESSARY  
IF MAILED  
IN THE  
UNITED STATES

## INTUIT LOGO SERVICES

We offer two options for printing your logo on your checks:

**Standard Logos** - Standard logos can be printed for FREE on your Quicken checks, if we have a standard logo that matches the one on the check you send in. If we have no close match, the checks will be printed without a logo. Simply check the "Standard" box on the Order Form (bank logos and background designs are not considered standard logos).

**Custom Logos** - We will print your custom logo on your check for the one-time set-up fee of \$35. Enclose Black & White CAMERA-READY artwork with your order. If touch-up, typesetting, or rearrangement is required, additional charges may be incurred. (If extra charges are necessary, we will call for approval before proceeding). Check the "Custom" box on the Order Form. Custom logo orders are not accepted by FAX.



## INFORMATION FOR CANADIAN QUICKEN USERS

For checks printed in Canada, call 800-268-5779 (or call 416-752-6470). Ask for Quicken checks to get information on check prices and styles.

Or you may order any item in this catalog directly from Intuit in the U.S. You will need to:

- Pay in U.S. funds or by credit card.
- Choose delivery via Express Shipping (see Order Form for extra cost).
- Place postage on your reply envelope.

You will be billed for customs and duties (about 22%) when your order is delivered.

## Need Checks Right Away?

Normally allow three weeks for delivery of checks. However, if you need your checks sooner than this, here's how you can speed up your order:

**FAX your order to us.** (415-322-1597) Use "Detail" or "Fine" mode. Avoid delay by including credit card payment information and a sample check for each account (logo artwork cannot be accepted by FAX). Faxing your order saves mail time of three or four days.

**Select Express Shipping.** This reduces shipping time to two or three days versus up to a week and a half for regular shipping.

**Have Questions?** Call our toll-free number (1-800-624-8742). Sorry,

check and deposit slip orders cannot be taken over the telephone. We need an actual sample in order to assure correct spacing of the magnetic account code at the bottom of the check or deposit slip.

## CHECK ENVELOPES



### Quicken Double Window Envelopes Eliminate Addressing

Designed to be used with all Quicken checks. Your address shows through one window...the payee's address shows through the other. The rest of the check is hidden. White in two sizes:

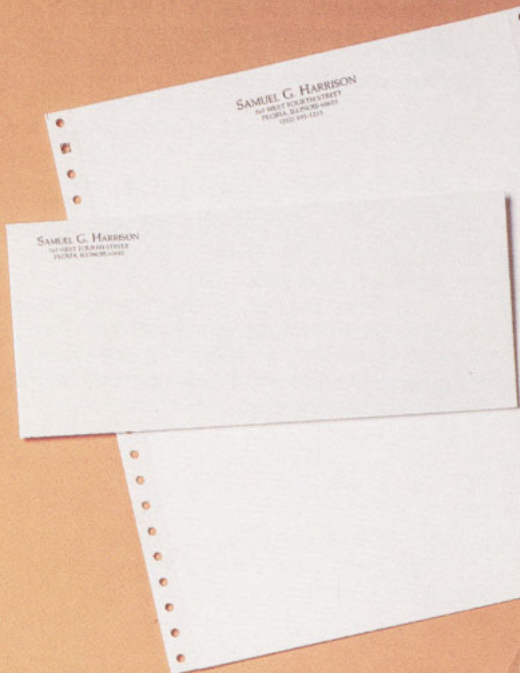
(1) Standard size envelopes (8-3/4" x 3-3/4"). For Quicken Prestige, Standard and Laser Checks.

**NEW!** (2) Wallet size envelopes (3-5/8" by 6-1/4"). For all-new Quicken Wallet size Checks.

Item	No.	250	500	1000	2000
Standard	873	\$24.95	\$36.95	\$64.95	\$114.95
Wallet	438	\$19.95	\$29.95	\$49.95	\$83.95

## PERSONALIZED STATIONERY

Choose white or ivory -- both 25% cotton with a rich, classic finish. Stationery is continuous form and micro-perforated to give a smooth, professional look.



Item	No.	100	250	500	1000
White Stationery	642	\$29.95	\$39.95	\$59.95	\$89.95
White Envelopes	443	\$29.95	\$44.95	\$69.95	\$119.95
Ivory Stationery	329	\$29.95	\$39.95	\$59.95	\$89.95
Ivory Envelopes	592	\$29.95	\$44.95	\$69.95	\$119.95



## DEPOSIT SLIPS

We now offer 3-1/2" by 8-1/2" deposit slips. They come in 2 books of 100 each. When ordering, please enclose one of your current deposit slips.

Item	No.	Price
Deposit Slips (2 books of 100 each)	4698	\$14.95



## TRANSFER UTILITY



## ENDORSEMENT AND ADDRESS STAMPS

*Give your hand a helper!*

Your hand can get awfully tired writing your return address and endorsing checks.

Give yourself a break! Order a Quicken custom stamp to do the job for you.

Imprint area of 3/4" x 2-3/8" is large enough for your return address or endorsement with up to 5 lines of imprint. One standard type style. Black ink only.

To order your self-inking stamps, please fill in the information on the Order Form. When ordering an endorsement stamp, please include a sample, void check from your checking account.

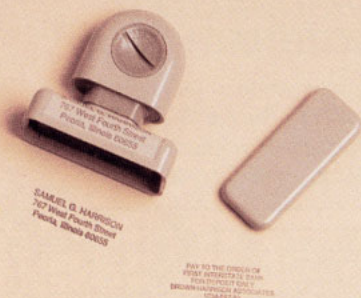
*Slashes time needed to update spreadsheets on IBM PC's!*

Create any report you need in your spreadsheet and the Transfer Utilities automatically updates it. In less than 10 seconds, it transfers your Quicken data directly into Lotus .WKS or .WK1 files to generate analyses and reports. *All data ends up in the right cells automatically.* No typing! Requires Lotus® 1-2-3® release 1A or higher, Symphony®, or any compatible spreadsheet program such as Quattro™, SuperCalc4®, or VP Planner®.

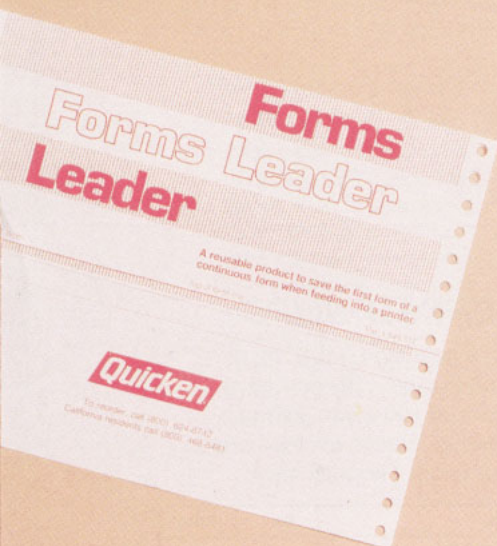
Select Transfer Utility version to match Quicken version (2.0 or 3.0) and disk size (5-1/4" or 3-1/2") you use.

Item	No.	Price
Version 2.0 - 5-1/4" disk	3583	\$19.95
Version 2.0 - 3-1/2" disk	8526	\$19.95
Version 3.0 - 5-1/4" disk	3116	\$19.95
Version 3.0 - 3-1/2" disk	8597	\$19.95

**NEW!**



Item	No.	Price
Endorsement Stamp	8573	\$17.99
Return Address Stamp	2475	\$17.99



## FORMS SAVERS

Some tractor-feed printers can't print on the first check, so you always waste it. Reusable Forms Savers solve this problem.

No more wasted checks!

Made of heavy, durable paper, each may be reused up to 50 times. Available in sets of 5.

Item	No.	Price
Forms Savers (set of 5)	7897	\$4.95

# QUESTIONS & ANSWERS

## **Q. Will my bank accept Quicken checks?**

**A.** Absolutely! We guarantee it or your money back, with no questions asked! Quicken checks are pre-approved by all financial institutions. They are printed to the exact specifications of the American and Canadian Banking Associations. You may use them with total confidence.

## **Q. How do Quicken checks save time?**

**A.** By eliminating the chore of handwriting! You enter the transaction one time only, and Quicken takes over. It writes the check and handles envelope addressing at the same time. Paying your recurring monthly bills for car, utilities, loans, etc. takes just a few minutes instead of all the time you're now spending.

## **Q. What about the cost?**

**A.** Quicken checks are inexpensive. In fact, Quicken checks are about the lowest priced in the industry, starting at under \$30. It does cost more to print continuous form computer checks than to print regular checks. But for anyone who values personal time, Quicken checks would be a bargain at twice the price.

## **Q. How do I write checks away from home?**

**A.** Continue using your current checks. The next time you use Quicken, just enter these checks in your Quicken check register. Both Quicken and your bank can easily handle two sets of checking numbers. Just order your Quicken checks with numbers considerably higher than the number range of your current checks.

## **Q. Will I have problems aligning checks in my printer without waste or frustration?**

**A.** Not with Quicken! With Quicken's patented alignment system, checks are automatically aligned every time. No more wasted checks!

## **Q. Should I have check numbers printed on my Quicken checks?**

**A.** Yes. Your check number is printed with magnetic ink at the bottom of your checks so that it can be read electronically by your bank. Without it, your bank may be unable to "stop payment" on a check or produce a complete monthly bank statement. Quicken's patented alignment system avoids wasting checks and the frustration of missing check numbers.

## **Q. Will Quicken checks work with my printer?**

**A.** Yes. We guarantee that your dot-matrix, laser, or daisywheel printer can print Quicken checks. If you have a question about printing checks with your printer, please call us. We'll be happy to assist you. Just call our Technical Support line at 415-322-0590 (8:30 a.m. - 4:30 p.m. PST).

## **Q. Can I get my logo on my Quicken checks?**

**A.** That's our specialty! We can print your custom logo on your checks. Standard logos are printed FREE. See Order Form for details.

## **Q. Are Quicken checks guaranteed?**

**A.** Absolutely! We guarantee that your bank will accept Quicken checks. And we guarantee that Quicken checks will work with your printer. For unlimited FREE technical support, just call 415-322-0590 (8:30 a.m. - 4:30 p.m. PST).

## **Q. How do I speed up delivery of my order?**

**A.** FAX your order to us at 415-322-1597 and save half a week. And select "Express Shipping" on the Order Form and save another week.

Quicken is a registered trademark of Intuit. Product names are trademarks of their respective manufacturers.



Canadian Quicken users: Call (416) 752-6470 and ask for Quicken checks. Or see back of the Order Form for details.

**Quicken**®

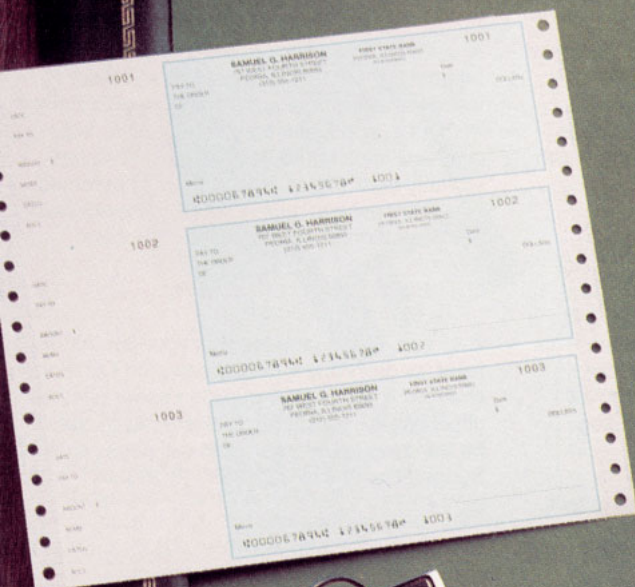
INTUIT

540 University Ave.  
Palo Alto, CA 94301

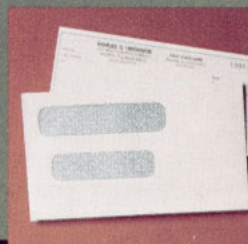


NEW!

## Wallet Size Computer Checks \*



Wallet-size  
Envelopes \*



Wallet size computer checks are the personal-sized (2-5/8" x 6") checks for Quicken. They fit easily in the smaller envelopes that come with many bills -- no folding!

Plus Wallet Checks come with a record stub that Quicken automatically fills in for you. The overall width of the check and stub is 8-1/2" so they easily load in a tractor-feed printer without adjustment.

You can also carry Wallet size checks with you, filling out the stub so you remember to enter the check next time you use Quicken.

Also order double-window envelopes specially sized to fit your Wallet size Checks (see Page 5), and save even more time.

Item	No.	250	500	1000	2000
Blue	976	\$37.95	\$53.95	\$69.95	\$99.95
Green	270				
Envelope	438	\$19.95	\$29.95	\$49.95	\$83.95

\*Requires IBM Quicken Version 3 or Macintosh 1.5

## HOW TO ORDER

Personalized items (checks, stationery, etc.) must be ordered using the accompanying Order Form. To request extra catalogs, or for additional information, call 1-800-624-8742 (7:00 a.m. to 5:00 p.m. PST).

If you need another Order Form, your Quicken program can print one for you immediately. Here's how:

**IBM® and DeskMate® Quicken®:** Go to the Check Register and select the Activities menu (F6). Then select Order Supplies.

**Macintosh® Quicken:** After you start Quicken, choose Order Supplies from the Apple® menu.

**Apple® II Quicken:** At the opening screen, press Apple-S.

**Quicken®**