

Making Everything Easier!™

Quicken® 2015

FOR DUMMIES®

A Wiley Brand

Learn to:

- **Maintain detailed financial records**
- **Manage your bills, save money, and create a budget**
- **Reduce your debt and maximize your investments**
- **Categorize deductions and plan for tax time**

Stephen L. Nelson

*Author of all previous editions of
Quicken For Dummies®*





by Stephen L. Nelson, MBA, CPA

FOR
DUMMIES®
A Wiley Brand

Quicken® 2015 For Dummies®

Published by

John Wiley & Sons, Inc.

111 River Street

Hoboken, NJ 07030-5774

www.wiley.com

Copyright © 2014 by John Wiley & Sons, Inc., Hoboken, New Jersey

Published by John Wiley & Sons, Inc., Hoboken, New Jersey

Published simultaneously in Canada

No part of this publication may be reproduced, stored in a retrieval system or transmitted in any form or by any means, electronic, mechanical, photocopying, recording, scanning or otherwise, except as permitted under Sections 107 or 108 of the 1976 United States Copyright Act, without either the prior written permission of the Publisher, or authorization through payment of the appropriate per-copy fee to the Copyright Clearance Center, 222 Rosewood Drive, Danvers, MA 01923, (978) 750-8400, fax (978) 646-8600. Requests to the Publisher for permission should be addressed to the Permissions Department, John Wiley & Sons, Inc., 111 River Street, Hoboken, NJ 07030, (201) 748-6011, fax (201) 748-6008, or online at <http://www.wiley.com/go/permissions>.

Trademarks: Wiley, the Wiley logo, For Dummies, the Dummies Man logo, A Reference for the Rest of Us!, The Dummies Way, Dummies Daily, The Fun and Easy Way, Dummies.com, Making Everything Easier, and related trade dress are trademarks or registered trademarks of John Wiley & Sons, Inc. and/or its affiliates in the United States and other countries, and may not be used without written permission. Quicken is a registered trademark of

Intuit, Inc. All other trademarks are the property of their respective owners. John Wiley & Sons, Inc. is not associated with any product or vendor mentioned in this book.

LIMIT OF LIABILITY/DISCLAIMER OF WARRANTY:

THE PUBLISHER AND THE AUTHOR MAKE NO REPRESENTATIONS OR WARRANTIES WITH RESPECT TO THE ACCURACY OR COMPLETENESS OF THE CONTENTS OF THIS WORK AND SPECIFICALLY DISCLAIM ALL WARRANTIES, INCLUDING WITHOUT LIMITATION WARRANTIES OF FITNESS FOR A PARTICULAR PURPOSE. NO WARRANTY MAY BE CREATED OR EXTENDED BY SALES OR PROMOTIONAL MATERIALS. THE ADVICE AND STRATEGIES CONTAINED HEREIN MAY NOT BE SUITABLE FOR EVERY SITUATION. THIS WORK IS SOLD WITH THE UNDERSTANDING THAT THE PUBLISHER IS NOT ENGAGED IN RENDERING LEGAL, ACCOUNTING, OR OTHER PROFESSIONAL SERVICES. IF PROFESSIONAL ASSISTANCE IS REQUIRED, THE SERVICES OF A COMPETENT PROFESSIONAL PERSON SHOULD BE SOUGHT. NEITHER THE PUBLISHER NOR THE AUTHOR SHALL BE LIABLE FOR DAMAGES ARISING HEREFROM. THE FACT THAT AN ORGANIZATION OR WEBSITE IS REFERRED TO IN THIS WORK AS A CITATION AND/OR A POTENTIAL SOURCE OF FURTHER INFORMATION DOES NOT MEAN THAT THE AUTHOR OR THE PUBLISHER ENDORSES THE INFORMATION THE ORGANIZATION OR WEBSITE MAY PROVIDE OR RECOMMENDATIONS IT MAY MAKE. FURTHER, READERS SHOULD BE AWARE THAT INTERNET WEBSITES LISTED IN THIS WORK MAY HAVE CHANGED OR DISAPPEARED

**BETWEEN WHEN THIS WORK WAS WRITTEN
AND WHEN IT IS READ.**

For general information on our other products and services, please contact our Customer Care Department within the U.S. at 877-762-2974, outside the U.S. at 317-572-3993, or fax 317-572-4002.

For technical support, please visit
www.wiley.com/techsupport.

Wiley publishes in a variety of print and electronic formats and by print-on-demand. Some material included with standard print versions of this book may not be included in e-books or in print-on-demand. If this book refers to media such as a CD or DVD that is not included in the version you purchased, you may download this material at <http://booksupport.wiley.com>. For more information about Wiley products, visit www.wiley.com.

Library of Congress Control Number: 2014946663

ISBN 978-1-118-92013-8 (pbk); ISBN 978-1-118-92014-5 (ebk); ISBN 978-1-118-92029-9 (ebk)

Manufactured in the United States of America

10 9 8 7 6 5 4 3 2 1

Quicken® 2015 For Dummies®

Visit

www.dummies.com/cheatsheet/Quicken2015 to view this book's cheat sheet.

Table of Contents

Introduction

[About This Book](#)

[Three Foolish Assumptions](#)

[Beyond the Book](#)

[Special Icons](#)

[Where to Next?](#)

Part I: Zen, Quicken, and the Big Picture

Chapter 1: Setting Up Shop

[Installing and Starting Quicken](#)

[Finishing Setup If You've Used Quicken Before](#)

[Finishing Setup If You've Not Used Quicken Before](#)

[Already a Quicken user?](#)

[Are you new to Quicken?](#)

[Registering Quicken](#)

[Describing Your Banking](#)

[Slogging Through More Setup Stuff](#)

[Steve's Overview](#)

[Using Quicken Qcards](#)

[Starting Quicken for the second time](#)

[Using the Accounts bar](#)

[Navigating with tabs](#)

[Solving Tricky Setup Problems](#)

[Using the Quicken Mobile App](#)

[Did somebody say Macintosh?](#)

[The mysterious case of the missing Quicken data files](#)

[Migrating from Microsoft Money](#)

Chapter 2: Introduction to the Big Picture

Boiling Quicken Down to Its Essence

[Tracking tax deductions](#)

[Monitoring spending](#)

[Printing checks \(and other forms\)](#)

[Tracking bank accounts, credit cards, and other stuff](#)

[Planning your personal finances](#)

[Banking online](#)

Setting Up Additional Accounts

[Setting up another banking account](#)

[Hey, Quicken, I want to use that account!](#)

Whipping Your Category Lists into Shape

[Subcategories . . . yikes, what are they?](#)

[Category groups . . . double yikes!](#)

[Four tips on categorization](#)

[Ch-ch-changing a category list](#)

Want to Play Tag?

Chapter 3: Maximum Fun, Maximum Profits

Should You Even Bother with a Budget?

Serious Advice about Your Secret Plan

[Your personal Secret Plan](#)

[Two things that really goof up Secret Plans](#)

Setting Up a Secret Plan

[Introducing the Budgets window](#)

[Reviewing the options](#)

[Reviewing your budget](#)

[What to do after you enter your budget](#)

Part II: The Absolute Basics

Chapter 4: Checkbook on a Computer

Getting Started

Finding Your Checkbook

Recording Checks

[Entering a check in the register](#)

[Changing a check you've entered](#)

[Packing more checks into the register](#)

[Sorting transactions](#)

[Working with a kooky \(and clever\) little thing named QuickFill](#)

Recording Deposits

[Entering a deposit into the register](#)

[Changing a deposit you've already entered](#)

Recording Account Transfers

[Entering an account transfer](#)

[Working with the other half of the transfer](#)

[Changing a transfer you've already entered](#)

[Splitting Transactions](#)

[Steps for splitting a check](#)

[Editing and deleting split categories](#)

[Steps for splitting deposits and transfers](#)

[Deleting and Voiding Transactions](#)

[The Big Register Phenomenon](#)

[Moving through a big register](#)

[Finding that darn transaction](#)

[Pop-Up Calendars and Calculators](#)

[Attaching Flags, Notes, and Images](#)

[Chapter 5: Printing 101](#)

[Printing Checks](#)

[What if you make a mistake entering a check?](#)

[Printing a check you've entered](#)

[What if you discover a mistake after you print the check?](#)

[A few words about check printing](#)

[Printing a Check Register](#)

[Chapter 6: Online and In Charge](#)

[What Are Online Account Access and Online Bill Payment?](#)

[Wise Whys and Wherefores](#)

[Banking with Online Account Access and Online Bill Payment](#)

[Finding an online bank — online](#)

[Paying bills](#)

[Transferring money between accounts](#)

[Updating your Quicken accounts](#)

[Chapter 7: Reports, Charts, and Other Cool Tools](#)

[Creating and Printing Reports](#)

[Printing the facts, and nothing but the facts](#)

[Reviewing standard reports](#)

[Finding the report you want](#)

[Going to the printing dog-and-pony show](#)

[Editing and rearranging reports](#)

[Charts Only Look Tricky](#)

[Customizing Your Reports](#)

[Chapter 8: A Matter of Balance](#)

[Selecting the Account You Want to Balance](#)

[Balancing a Bank Account](#)

[Telling Quicken, "Hey, man, I want to balance this account!"](#)

[Giving Quicken the bank's information](#)

[Explaining the difference between your records and the bank's records](#)

[Ten Things You Should Do If Your Account Doesn't Balance](#)

[Make sure that you're working with the right account](#)

[Look for transactions that the bank has recorded but you haven't](#)

[Look for reversed transactions](#)

[Look for a transaction that's equal to half the difference](#)

[Look for a transaction that's equal to the difference](#)
[Check for transposed numbers](#)
[Have someone else look over your work](#)
[Look out for multiple errors](#)
[Try again next month \(and maybe the month after that\)](#)
[Get in your car, drive to the bank, and beg for help](#)

Chapter 9: Housekeeping for Quicken

Backing Up Is Hard to Do

[Backing up the quick-and-dirty way](#)
[Deciding when to back up](#)
[Losing your Quicken data after you've backed up](#)
[Losing your Quicken data when you haven't backed up](#)

Working with Files, Files, and More Files

[Setting up a new file](#)
[Flip-flopping between files](#)
[When files get too big for their own good](#)

Using and Abusing Passwords

[Setting up a file password](#)
[Changing a file password](#)

Sanitizing a File

Chapter 10: Compound Interest Magic and Other Mysteries

Noodling Around with Your Investments

[Using the Investment Savings Calculator](#)
[Trying to become a millionaire](#)

The Often-Unbearable Burden of Debt

[Using the Loan Calculator to figure payments](#)
[Calculating loan balances](#)

The Refinance Calculator

The Retirement Calculator

[The dilemma in a nutshell](#)
[Retirement planning calculations](#)
[If you're now bummed out about retirement](#)
[Retirement roulette](#)

Cost of College

[The College Calculator](#)
[If you're now bummed out about college costs](#)

Planning for Taxes

The Other Planning Tools

Part III: Home Finances

Chapter 11: Credit Cards, Petty Cash, and PayPal

Tracking a Credit Card

Setting Up a Credit Card Account

[Adding a credit card account](#)
[Selecting a credit card account so that you can use it](#)

Entering Credit Card Transactions

[Touring the credit card register](#)

[Recording a credit card charge](#)

[Changing charges you've already entered](#)

[Paying credit card bills](#)

Reconciling That Crazy Account

[What the nasty credit card company says](#)

[Ouch! Did I really spend that much?](#)

[If you record a transaction wrong, do this](#)

[Oh, that explains the difference](#)

[If you're ready to finish](#)

[If you want to postpone the inevitable](#)

[Paying the bill as part of the reconciliation](#)

The Online Banking Hoopla

[Should you even bother?](#)

[How to use Online Account Access with your credit card](#)

Petty Cash and Mad Money

[Adding a cash account](#)

[Tracking cash inflows and outflows](#)

[Recording checks you cash instead of deposit](#)

[Updating cash balances](#)

PayPal Can Be Quicken's Friend

Chapter 12: Other People's Money

Should You Bother to Track Your Debts?

How Do You Get Started?

[Setting up a liability account for an amortized loan](#)

[Fixing loan stuff](#)

Delivering a Pound of Flesh (Also Known as Making a Payment)

[Recording the payment](#)

[Handling mortgage escrow accounts](#)

Your Principal-Interest Breakdown Won't Be Right

[So you can't change the world](#)

[Slightly smarter adjustments](#)

Automatic Payments

[Scheduling a bill reminder](#)

[Scheduling income and transfer reminders](#)

[Another way to schedule transactions](#)

[Checking out the Calendar](#)

Chapter 13: Tracking Tax-Deferred Investments

Deciding to Use Investment Features

[Are your investments tax-deferred?](#)

[Are you a mutual fund fanatic?](#)

[Some investors don't need Quicken](#)

[Many investors do want Quicken](#)

Tracking a Tax-Deferred Investment

[Setting up a tax-deferred investment account](#)

[Recording your initial investment](#)

[Buying investments](#)
[Recording your profits](#)
[Selling investments](#)
[Correcting a mistake](#)
[Working with slightly tricky investment transactions](#)
[Reconciling an account](#)
[Trying reports](#)
[Using menu commands and other stuff](#)

[Updating Securities Prices](#)

Chapter 14: Stocks and Bonds

[Setting Up a Brokerage Account](#)

[Recording your initial share balances](#)
[Working with brokerage accounts](#)
[Setting up security lists](#)
[Working with cash](#)
[Recording other not-so-tricky transactions](#)

[More Quick Stuff about Brokerage Accounts](#)

[Monitoring and updating securities values](#)
[Adjusting errors](#)
[A few words on the Investing tab's other tools](#)

Part IV: Very Serious Business

Chapter 15: Mind Your Business

[Setting Up a Business the Quicken Way](#)

[Describing your business\(es\)](#)
[Designing business invoices](#)
[Identifying invoice items](#)

[Working with Customers](#)

[Setting up a Customer Invoices account](#)
[Invoicing your customers](#)
[Printing invoices](#)
[Recording customer payments](#)
[Issuing credits and making refunds](#)

[Business Bookkeeping Whistles and Bells](#)

[Jobs and projects](#)
[Using finance charges, estimates, and statements](#)
[Managing vendor bills](#)
[Vehicle Mileage Tracker](#)

[Quicken Dirty Payroll](#)

[Getting ready for payroll](#)
[Setting up the wages expense category](#)
[Setting up the payroll tax expense category](#)
[Getting the taxes stuff right](#)
[Depositing taxes](#)
[Tax deposit tips](#)
[Filing quarterly payroll tax returns](#)
[Computing annual returns and wage statements](#)
[Doing the state payroll taxes thing](#)

Chapter 16: Managing Rentals

[Describing a Rental Property](#)

[Describing Tenants](#)

[Recording Tenant Rent Payments](#)

[Recording Rental Expenses](#)

[Tracking Rental Property Profits](#)

Part V: The Part of Tens

Chapter 17: (Slightly More Than) Ten Questions I'm Frequently Asked about Quicken

[What Are Quicken's Best Features?](#)

[Does Quicken Work for a Corporation?](#)

[What Happens to Stockholders' Equity in Quicken?](#)

[Does Quicken Work for a Partnership?](#)

[Can I Use Quicken for More Than One Business?](#)

[What Kinds of Businesses Shouldn't Use Quicken?](#)

[Can I Use Quicken for Real Estate Investing?](#)

[Can I Use Quicken Retroactively?](#)

[Can I Do Payroll with Quicken?](#)

[Can I Prepare Invoices?](#)

[Can I Import Data from an Old Accounting System?](#)

[What Do You Think about Quicken?](#)

Chapter 18: (Almost) Ten Tips on How Not to Become a Millionaire

[Ignore the Fact That You Can Build Wealth by Investing in Ownership Investments and Earning Average Returns](#)

[Ignore the Fact That You Can Get Much, and Maybe Most, of the Money from Tax Savings and Employer Matching](#)

[Don't Tap Your Computer's Power to Develop Wealth-Building Insights](#)

[Give Up, Because It's Too Late to Start Anyway](#)

[Get Entangled in at Least One "Get-Rich-Quick" Scheme](#)

[Fake It with False Affluence](#)

[Give In to the First Big Temptation of Wealth Building](#)

[Give In to the Second Big Temptation of Wealth Building](#)

Chapter 19: (Almost) Ten Troubleshooting Tips

[Tactics #1 and #2: Use the Quicken Help File and This Book](#)

[Tactic #3: Visit the Quicken Product Support Website](#)

[Tactics #4 and #5: Check the Microsoft or the Hardware Vendor Product Support Website](#)

[Tactic #6: Contact Intuit Directly](#)

[Tactic #7: Try the Quicken Live Community](#)

[Tactic #8: Install and Use Antivirus Software](#)

[Tactic #9: When All Else Fails . . .](#)

Part VI: Appendixes

Appendix A: Quick-and-Dirty Windows 8.1

[What Is Windows 8.1?](#)

[Starting Windows 8.1](#)

[Starting Programs](#)

[Choosing Commands from Menus](#)

[Choosing commands with the furry little rodent](#)

[Choosing commands by using Alt+key combinations](#)

[Context menus or shortcut menus](#)

[Using shortcut-key combinations](#)

[Disabled commands](#)

[Working with Dialog Boxes](#)

[Text boxes](#)

[Check boxes](#)

[Tabs](#)

[Option buttons](#)

[Command buttons](#)

[List boxes](#)

[Stopping Quicken in Windows 8.1](#)

[A Yelp for Help](#)

[The Getting Started Guide command](#)

[The Quicken Help command](#)

[The View Guidance command](#)

[The Quicken Live Community command](#)

[The Quicken Support command](#)

[The Submit Feedback on Quicken command](#)

[The Privacy Preferences command](#)

[The Log Files command](#)

[The About Quicken command](#)

[The Add Tools commands](#)

[The Register Quicken command](#)

[Quitting Windows 8.1](#)

Appendix B: Glossary of Business, Financial, and Computer Terms

About the Author

Cheat Sheet

Introduction

You aren't a dummy, of course. But here's the deal: You don't have to be some sort of technogeek or financial wizard to manage your financial affairs on a PC. You have other things to do, places to go, and people to meet. And that's where *Quicken 2015 For Dummies* comes in.

In the pages that follow, I give you the straight scoop on how to use Quicken 2015 for Windows, without a lot of extra baggage, goofy tangential information, or misguided advice.

About This Book

This book isn't meant to be read from cover to cover like some Scandinavian crime thriller page-turner. Rather, it's organized into tiny, no-sweat descriptions of how to do the things you need to do. If you're the sort of person who just doesn't feel right *not* reading a book from cover to cover, you can, of course, go ahead and read this thing from front to back.

I can recommend this approach, however, only for people who have already checked the TV listings. There may, after all, be a *Grimm* rerun on.

To make the best use of your time and energy, you should know about the following conventions I use in this book.

When I want you to type something, such as **Hydraulics screamed as the pilot lowered his landing gear**, I put it in bold letters.

By the way, with Quicken, you don't have to worry about the case of the stuff you type (except for passwords, which are case sensitive). If I tell you to type **Hillary**,

you can type **HILLARY**. Or you can follow e. e. cummings's lead and type **hillary**.

Whenever I describe a message or information that you see on the screen, I present it as follows:

Surprise! This is a message onscreen.

Sometimes I provide step-by-step descriptions of tasks. I feel very bad that I have to do this. So to make things easier for you, I highlight the tasks with bold text. That way, you'll know exactly what you're supposed to do. I also often provide a more detailed explanation in regular text. You can skip the regular text that accompanies the step-by-step descriptions if you already understand the process.

Here's an example that shows what I mean:

1. **Press Enter.**

Find the key that's labeled Enter. Extend your index finger so that it rests ever so gently on the Enter key. In one sure, fluid motion, press the Enter key by using your index finger. Then release the key.

Okay, that's kind of an extreme example. I never go into that much detail. But you get the idea. If you know how to press Enter, you can just do that and not read further. If you need help — say, with the finger depression part or something — just read the nitty-gritty details.

Can you skip anything else? Let me see now... . You can skip the paragraphs with the Technical Stuff icons next to them. See the "[Special Icons](#)" section, later in this Introduction, for an example of the Technical Stuff icon. The information I stick in those paragraphs is really only for those of you who like that technical kind of stuff.

But a warning: Don't skip the Warnings. They're the text flagged with the picture of the 19th-century bomb. They describe some things you really shouldn't do.

Out of respect for you, I'm not going to put such stuff in these paragraphs as "Don't smoke." I figure that you're an adult. You can make your own lifestyle decisions.

So I'll reserve the Warnings for more urgent and immediate dangers — things akin to "Don't smoke while you're filling your car with gasoline."

Three Foolish Assumptions

I assume just three things:

- ✓ You have a PC with Microsoft Windows XP, Windows Vista, Windows 7, or Windows 8.
- ✓ You know how to turn it on.
- ✓ You want to use some flavor of Quicken 2015.

Oh, wait, I'm going to assume one more (fourth) thing: You own or somehow have access to a copy of Quicken.

You may be interested to know that Quicken comes in several versions. It doesn't really matter which one of the several versions you have. Each version works basically the same way, and this book applies to them all. But because each version has a few unique features, you may find that your screen doesn't look exactly like the screens shown in this book. You may, for example, have a few buttons that you don't see in the figures I show you. Don't worry if this happens. It probably means that you're working with a different version than I am.

Just to let you know, I used the super-duper, includes-everything version to write this book. You can tell this

because the menu bar, which appears in some of the figures, sometimes shows both a Rental Property menu and a Business menu. If you have a different version, your menu bar will not show these menus. Your title bar (if you compare) will also show a different name.

The upshot here? Don't freak out if your version of Quicken 2015 looks a wee bit different from the figures shown in this book.

Beyond the Book

This book is packed with information about using and benefiting from Quicken. But you'll be glad to learn, I'm sure, that you can find additional relevant content at the www.dummies.com website:

✓ **Cheat Sheet:**

(www.dummies.com/cheatsheet/quicken2015)

supplies a handy reference that you'll use over and over, or refer to when you don't have the book handy.

✓ **Online articles covering additional topics at**

www.dummies.com/extras/quicken2015

Here, you'll find some tangential articles about simplifying your personal financial management and making stuff like your taxes and investing easier.

✓ **Updates to this book, if any, are at**

www.dummies.com/extras/quicken2015

Special Icons

Like many computer books, this book uses *icons*, or little pictures, to flag things that don't quite fit into the flow of

things. *For Dummies* books use a standard set of icons that flag little digressions, such as the following:



This icon points out nerdy technical material that you may want to skip (or read, if you're feeling particularly bright).



Here's a shortcut to make your life easier.



This icon is just a friendly reminder to do something.



And this icon is a friendly reminder *not* to do something ... or else.

Where to Next?

If you're just getting started, flip the page and start reading the first chapter.

If you have a special problem or question, use the Table of Contents or the Index to find out where that topic is covered and then turn to that page.

Part I
**Zen, Quicken, and the Big
Picture**



Get more information on the new Quicken 2015 mobile device app in "Using the Quicken 2015 mobile device app" at www.dummies.com/extras/quicken2015.

In this part ...

- ✓ Set up the Quicken software quickly and correctly so you start off right and immediately enjoy all the benefits.
- ✓ Get a bird's-eye overview of how you'll turn Quicken into a powerful personal financial-management tool to create a road map for success.
- ✓ Maximize your income, your savings, and your net worth by tapping easy-to-use budgeting tools and techniques.

Chapter 1

Setting Up Shop

In This Chapter

- ▶ Installing and setting up Quicken
 - ▶ Setting up your bank (or other) accounts if you're a first-time user
 - ▶ Providing a Quicken overview
 - ▶ Solving setup problems
-

If you've never used Quicken, begin here. This chapter tells you how to install Quicken (if you haven't already) and how to start the program for the first time. You also find out how you go about setting up Quicken accounts to track banking activities — specifically, the money that goes into and out of a checking or savings account.

If you've already begun to use Quicken, don't waste any time reading this chapter unless you want the review. You already know the stuff it covers.

By the way, if you have Windows, I assume that you know a little bit about it. No, you don't have to be some sort of expert. Shoot, you don't even have to be all that proficient. You do need to know how to start Windows applications (such as Quicken). It also helps immensely if you know how to choose commands on menus and how to enter stuff in windows and dialog boxes. If you don't know how to do these kinds of things, flip to Appendix A. It provides a quick-and-dirty overview of how you work in Windows. Read the stuff in the appendix, or at least skim it, and then come back to this chapter.



When I say Windows, I mean a recent version of Windows — something Microsoft is either currently selling or has sold in the last few years. Quicken 2015 won't run on Windows versions earlier than Windows Vista (with Service Pack 2) so if you want to run the latest version and you're still white-knuckling with Windows XP, I'm afraid it's time to upgrade. By the way, I used Windows 8.1 on the computer I used to write this book.

Installing and Starting Quicken

You install Quicken the same way that you install any program in Windows. If you already know how to install programs, you don't need any help from me. Stop reading here; do the installation thing; start your newly installed Quicken program; and then start reading the next section, "[Finishing Setup If You've Used Quicken Before](#)."

If you need help installing Quicken, here are the step-by-step instructions. Installing Quicken from a CD is easy:

1. Insert the CD into the CD-ROM drive.

In a short amount of time, Quicken should display the Quicken 2015 Install wizard window. I'm not going to show this window in a figure. There's really nothing in the window to talk about. The window just reads Welcome to Quicken 2015!

Note: I should make a clarification here, I realize. If you're installing Quicken for the first time, there's

really nothing in the welcome window to talk about. However, if you're *upgrading* to Quicken 2015 from an earlier version of Quicken, the Install wizard gets all chatty. For example, the Install wizard tells you that Quicken really cares about you and will automatically back up your existing data file. The wizard tells you it will not only install the new version of Quicken, but also uninstall the old version. Finally, the wizard tells you it'll convert your "old version of Quicken" data to a format that works with Quicken 2015.

2. **Click Next.**

Quicken then displays a window that asks you a couple of questions:

- Whether you accept the Quicken license agreement
- Whether you're okay with having Quicken send anonymous usage statistics to Intuit

You can answer the Install wizard's questions by selecting the check boxes in front of the questions.

3. **Click Let's Go.**

Quicken displays the license agreement, which you should read, of course. But note that the license agreement window includes a couple of check boxes: one you check to indicate you agree to the license agreement, and one you check to indicate you and Quicken are "good" even if Quicken sends information about how you're using the program to the folks at Intuit.

4. **Click Next.**

Quicken displays the next window of the Install wizard, which tells you things are about to start happening but which also, as a subtle aside, asks where you want to install Quicken. You should accept the program's suggestion: a Quicken subfolder in your Program Files folder.

Note: If you do want to change the location Quicken uses to store your data, you click the installation location hyperlink (shown in the lower-left corner of the window), click the Change Install Location button when Quicken displays the next window, and then use the dialog box that Quicken displays next to choose a drive and folder for the file.

5. **Click Next.**

Quicken displays yet another window of the Install wizard, indicating that the wizard needs to install the Quicken software and may need to update the software, too. Assuming you're okay with all this — and you should be — click the Install button.

Quicken installs itself. This process takes a few minutes. Along the way, you may see other screenfuls of messages, including marketing information about the features new to Quicken and some progress reports on the installation itself.

After the installation is complete, Quicken displays an installation complete message.

6. **Click Finish.**

Congratulations. You're nearly done. You'll need to restart your computer, so verify that the Reboot Now

box is checked inside the dialog box that displays the installation complete message. Then click Finish.



You can purchase Quicken from the www.quicken.intuit.com website. And if you do so, you don't grab the installation program files from a CD but rather you grab them from the Intuit website. If you're taking this approach, visit the website, click the Buy Now button, and then follow the onscreen instructions to download the installation program files.

Finishing Setup If You've Used Quicken Before

If you've used a previous version of Quicken, the Quicken program displays a window that asks about converting your old Quicken data file to the next Quicken 2015 file format. If you're okay with this — and you should be; Quicken saves a copy of the old file — click the Convert File button. Quicken then converts the file.



The Quicken setup process can usually tell whether you've used Quicken before. The setup process knows where the Quicken installation program usually puts the Quicken program and data files, and the installation program will look there. If you've used Quicken before but Quicken can't see this, two possibilities exist:

- ✓ You may have put the Quicken data file someplace weird. (If that's the case, with any luck, you remember

the weird place where you hid the Quicken data file. But if not, see the section “[The mysterious case of the missing Quicken data files](#)” at the end of this chapter.)

- ✓ Maybe you didn't do anything with the Quicken data file, but the data file has somehow gone missing. (If that's the case, I hope you backed up the Quicken data file to a CD or to some other disc from which you can restore the data file.)

Finishing Setup If You've Not Used Quicken Before

To finish the setup when you've not used Quicken before, the program displays a friendly welcome message (not shown here), which asks you to indicate whether you're a new Quicken user, want to start over from scratch as though you're a new user, or have used Quicken before and need to open a file from a previous version of Quicken.

You indicate your Quicken status by selecting the appropriate option button and then clicking the big blue Get Started button. What happens next depends on which button you click.

Already a Quicken user?

If you've used Quicken before and select the I've Used Quicken Before option, Quicken then displays another Get Started With Quicken 2015 window, which asks whether you want to open a Quicken file located on this computer, restore a Quicken data file you've backed up to CD or disc, or start over and create a new data file.

If you indicate that you want to open another Quicken data file located on the computer, Quicken displays a

dialog box that asks where that file is. If you indicate that you want to grab a backup copy of the Quicken file, Quicken displays a dialog box that asks where that file is. Presumably, if either of these situations is your case, you'll know where the data file or backup copy of the data file is.

Are you new to Quicken?

If you indicate that you're a new Quicken user, Quicken automatically sets up a data file for you. (You don't need to worry about it.)

Registering Quicken

Quicken prompts you to register the first time you start the program. (You might as well do this. The registration takes only a few minutes. All you do, in a nutshell, is provide your name and address, a bit of information about how you use Quicken, and your e-mail address.)

Note: You will also be prompted to set up a Intuit ID when you register unless you've already created an Intuit ID for use with another Intuit product, such as Quicken.com or TurboTax.

After you register, Quicken displays the Add Account dialog box. (See Figure [1-1](#).) The Add Account dialog box walks you through the steps for setting up the account (bank accounts, for example) that you'll manage using Quicken. (You can find out much more on this process in the next section.)

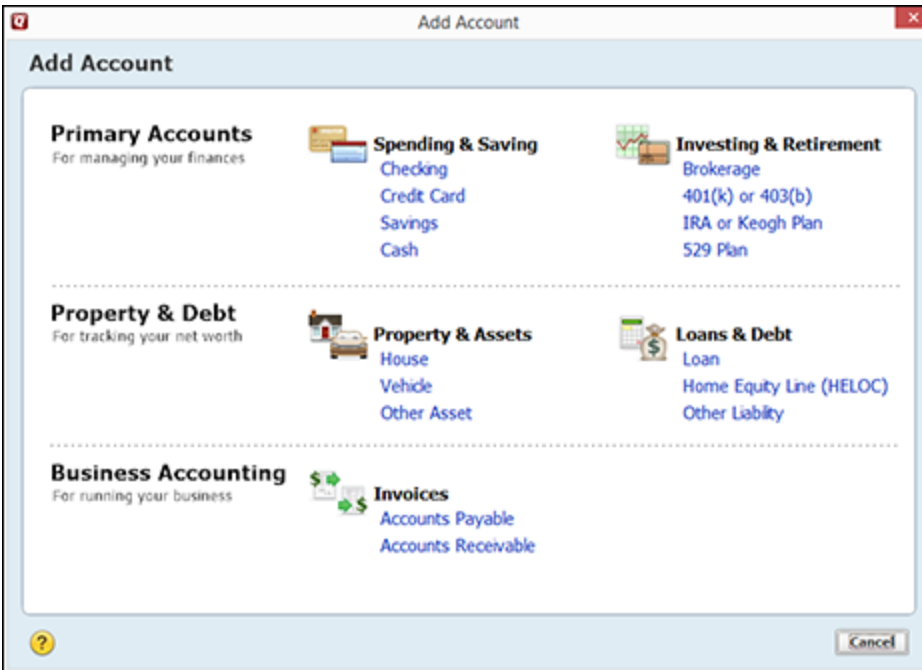


Figure 1-1: The Quicken Add Account dialog box.

Describing Your Banking

As mentioned in the preceding section, if you haven't used Quicken before or are starting from scratch, the first time you start Quicken 2015, the program shows the Add Account dialog box, which you use to tell Quicken about the accounts you'll track.

Click the Checking hyperlink (it appears at the top of the little list of accounts under the Spending & Saving heading) to provide information about your primary checking account and its current balance. Figure [1-2](#) shows the window that collects the first part of this information, but just so you don't get confused, here are the precise steps you take:

- 1. Identify the financial institution — usually a bank — by typing your institution's name in the text box provided.**

As you type, Quicken displays a list of financial institutions that match what you've typed so far. The more you type, the shorter the list of possible matching institutions. **Note:** When you start the Quicken program, it attempts to make an Internet connection so it can grab the most up-to-date version of this list of financial institutions.

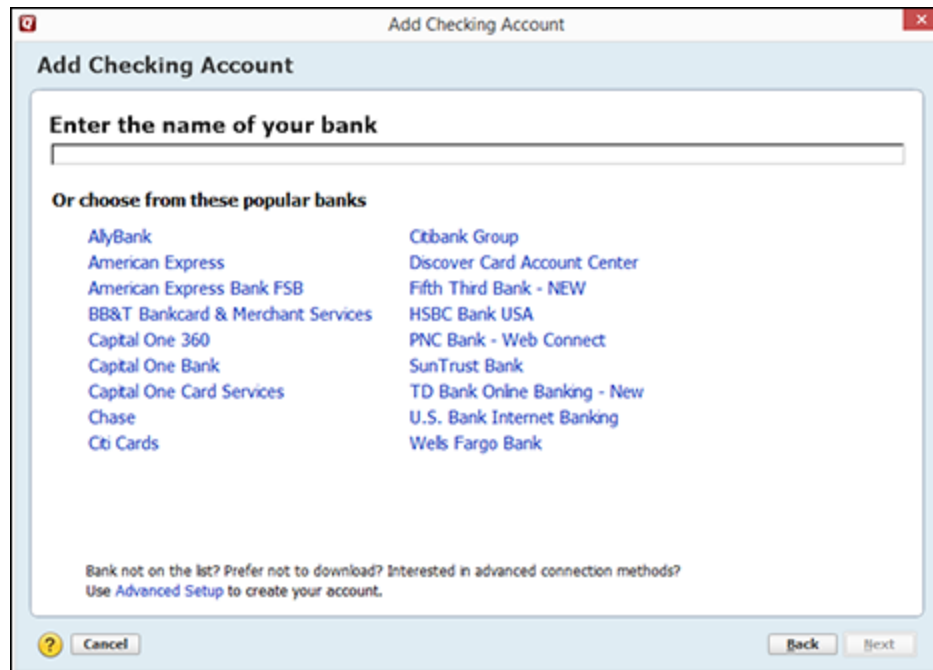


Figure 1-2: The first Add Checking Account window.

2. **Tell Quicken whether you want to download transactions directly from your bank or enter transactions manually.**

If your bank provides Internet access to your bank account — and most banks do — Quicken knows. And as a result, Quicken attempts to not so subtly push you into just grabbing data from the bank's website. I'm going to suggest, however, that you maintain your account manually. You have plenty of time later to find out how online banking works. (Online banking is really cool, though. See Chapter [6](#) for more information.)

That said, however, if you see your bank listed and you want to use online banking, select the bank and click Next. When you click the Next button, Quicken displays another version of the Add Your Primary Checking Account window, which asks for the username and password required to access your bank account electronically. To download transactions and account balance information directly from your bank's website, you need to provide this information. After you provide this information, click the Connect button to test the username and password information.

If you don't want to use online banking quite yet, and are happy to start slow and go manually at the beginning, click the Advanced Setup hyperlink at the bottom of the first Add Your Primary Checking Account window. Quicken won't quite believe you're bold enough to ignore its strong advice to go digital, so it displays another Add Your Primary Checking Account window that provides option buttons you can use to indicate that you want to be clever and just download transactions — or that you want to be ploddingly cautious (at least at the start) and enter transactions manually. By default, the I Want to Select the Connection Method option is selected. (See Figure [1-3](#).) But you don't want to be clever — or at least not quite yet — so select the I Want to Enter My Transactions Manually option.

Note: Quicken may not get into this online banking stuff if it can tell that your bank doesn't support online banking.

3. Tell Quicken the name you want to use for the checking account.