

Project your cash flow

Do you have a general idea of where you stand financially? Accompanied by a sinking feeling you're spending more than you're taking in? Quicken can help! By understanding how much money comes in and where it all goes—in other words, your cash flow—you can plan realistically and avoid the paycheck-to-paycheck struggle to make ends meet.

How does Quicken help with cash flow? It's pretty simple: just tell Quicken which accounts you spend from, what your bills are, and when you expect income; it can then remind you when your bills are due, and project your spending account balances into the future. Wow! This can help you avoid late fees and overdraft charges, and perhaps put some of that "extra money" you might find into your savings account. Sound good?

What can I do?

- [Project your account balances \(personal\)](#)
- [How do I work with the Financial Calendar?](#)
- [How do I view the In/Out/What's Left card? \(personal\)](#)

How do I get started?

1. [Add your spending accounts.](#)
To project your account balances and get an accurate picture of your cash flow, you'll need to create accounts in Quicken for all of the real-world accounts you normally spend money from—most likely, your primary checking account and your credit cards.
2. [Create reminders for your recurring bills and income.](#)
When you create a bill reminder, you enter the details of the bill and tell Quicken when to make the next payment, the amount due, and how often to make future payments. Do this for your income, too. Quicken will then have the information it needs to accurately project your account balances. **This step is the key to projecting cash flow. If you don't schedule your bills and income, you will not get a useful cash flow projection.**
3. [Categorize your transactions](#)
Categorizing your transactions allows you to easily create Quicken reports and graphs to answer questions like:
 - How much am I spending a month on groceries?
 - How much do I receive each month in income?
4. Go to **Reports** menu **Banking Cash Flow** to create your cash flow report.