

# How do I withdraw funds from a savings goal?

Remember that your savings goal account isn't a real account it's only a way to track money that you're saving. If you try to spend directly from your savings goal account, Quicken doesn't record the transaction. You must first transfer the money back to a Quicken bank account, and then spend it from the bank account.

Also, savings goal transactions do not affect reconciliation, because the money never really leaves your bank account.

1. Click the **Planning** tab.
2. Click the **Savings Goals** button.
3. Click **Withdraw** in the savings goal you want to withdraw money from.
4. Select the bank account to put money back into, enter the amount to withdraw from the savings goal, and change the date if necessary.

## Notes

- When you withdraw funds from a savings goal, you transfer money back into the account you made a contribution from. In actuality, the money never left your bank account; it was just not included in your ending balance. Because the money hasn't left your checking account, savings goal transactions do not affect reconciliation.
- If you try to spend directly from your savings goal account, Quicken doesn't record the transaction.