How do I add a spending account (checking, savings, or credit card)?

This page is a general guide to adding accounts. If you are having issues/errors adding an account you should visit the Quicken Support Page or contact Quicken Support directly.

To use Quicken you must start by adding your financial accounts. It's easy to add the accounts you want to track in Quicken. The more accounts you add the more closely Quicken reflects your true financial situation, which can assist you in short- and long-term financial planning.

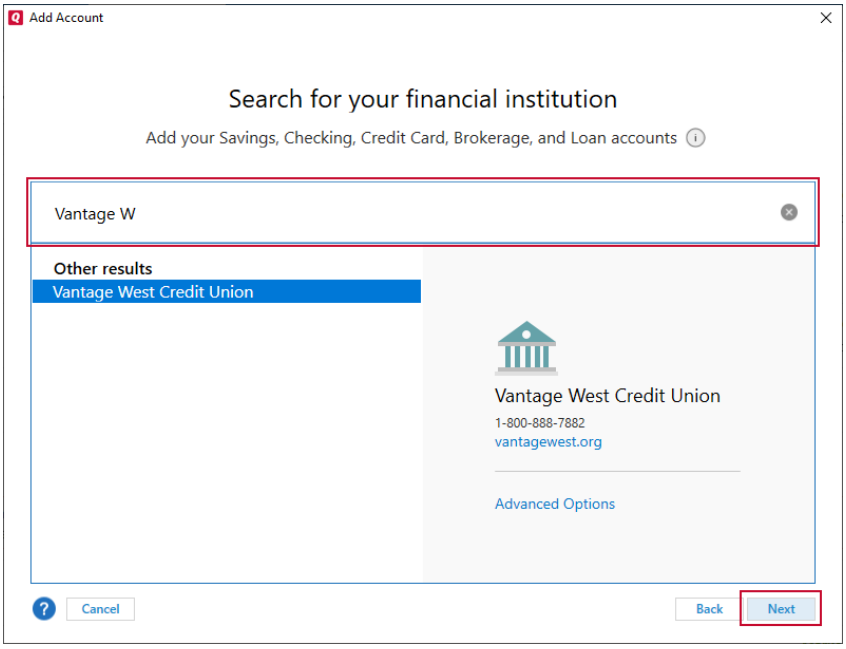
Add an online account

With online accounts, you download your transactions directly from the financial institution. If you do prefer to enter your transactions manually, see **Add an offline spending accoun**t below.

1. Select the **Add Account** icon on the top right of the Account Bar.



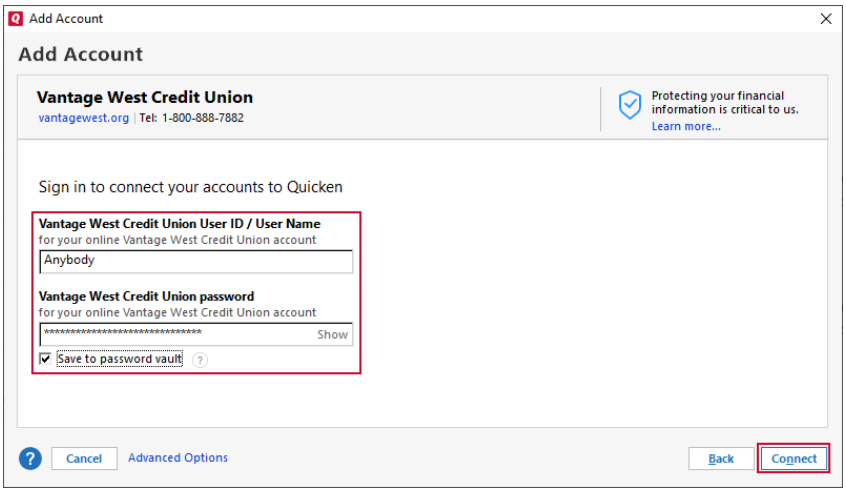
   You can also add a new account by selecting **Tools Add Account** from the top menu.
2. Start typing the name of your financial institution, **such as your bank or credit card provider.** Quicken will filter the results based on what you type. When you see your financial institution in the panel below, select it and click **Next**.



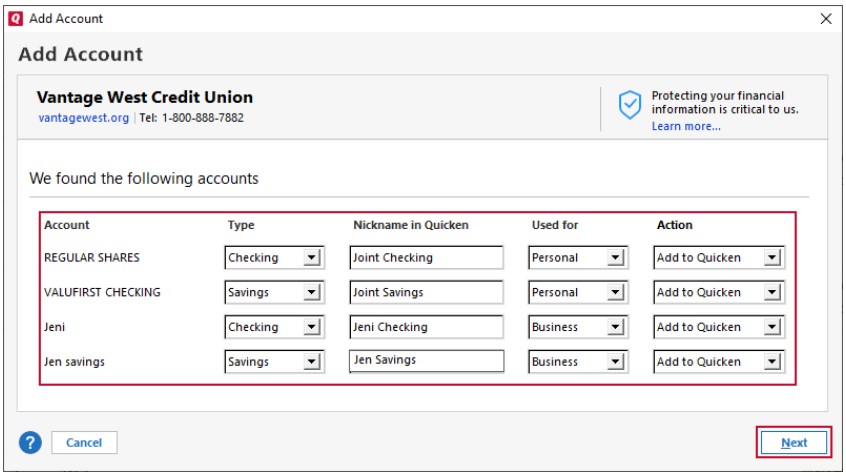
For online accounts, Quicken finds accounts based on the financial institution. This way, if you have multiple accounts at the same bank, you can add them all at once. You will have a chance to select the type of account later.

If you cannot find your financial institution, go to their website or call them to see if they provide instructions for working with Quicken. You can also contact our customer support. While Quicken works with over 14,000 financial institutions, there are some financial institutions that may not be available. In those cases, see our instructions for adding an offline spending account below.

3. Enter your account/user information. This is the information you use to sign in to your online account, such as a user name and password. you may be asked for additional information, such as a challenge question or a code that is sent to your email or phone.



4. Review your accounts. Quicken will find all the accounts associated with your login. On this screen, you can make any adjustments, then click **Next**.
    - **Type**: Your options will vary according to the financial institution but **Checking** and **Savings** are the standard types.
    - **Nickname**: Enter any name that helps you easily identify the account.
    - **Used for**: Most accounts will be **Personal**, but depending on your versions you may have the option of **Business** and **Rental**.
    - **Action**: Select **Add to Quicken** if you want to add an account.



5. Quicken now adds your accounts. You'll see a message letting you know what accounts were added. You can choose to either **Add Another Account** or **Finish**.

Add an offline account

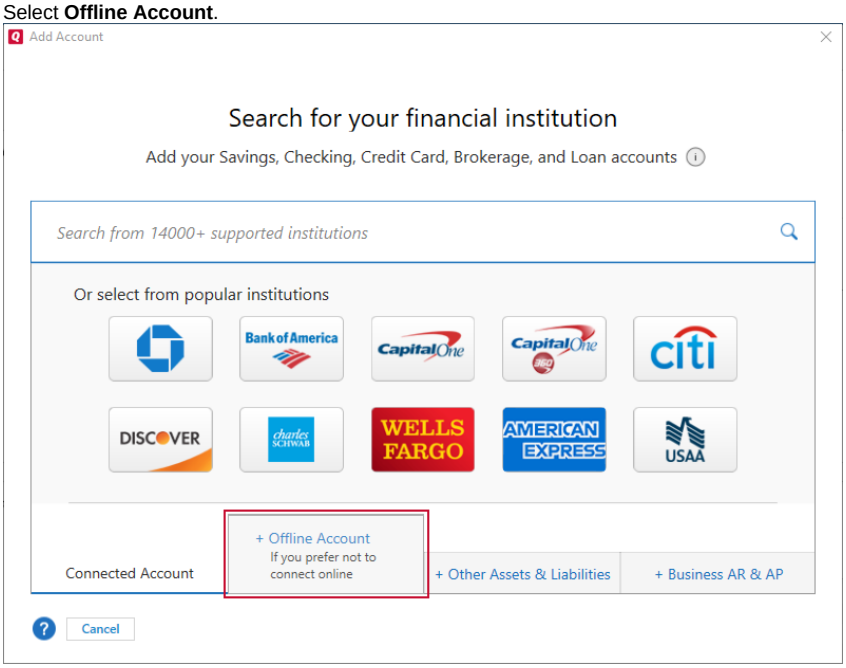
Offline accounts (sometimes called manual accounts) don't connect to a financial institution. It is your responsibility to enter all the information and track your transactions accurately. In most cases, it is preferable to use an online account, but you may choose this for security, control, or because the account is not with an institution Quicken can connect to.

1. Select the **Add Account** icon on the top right of the Account Bar.

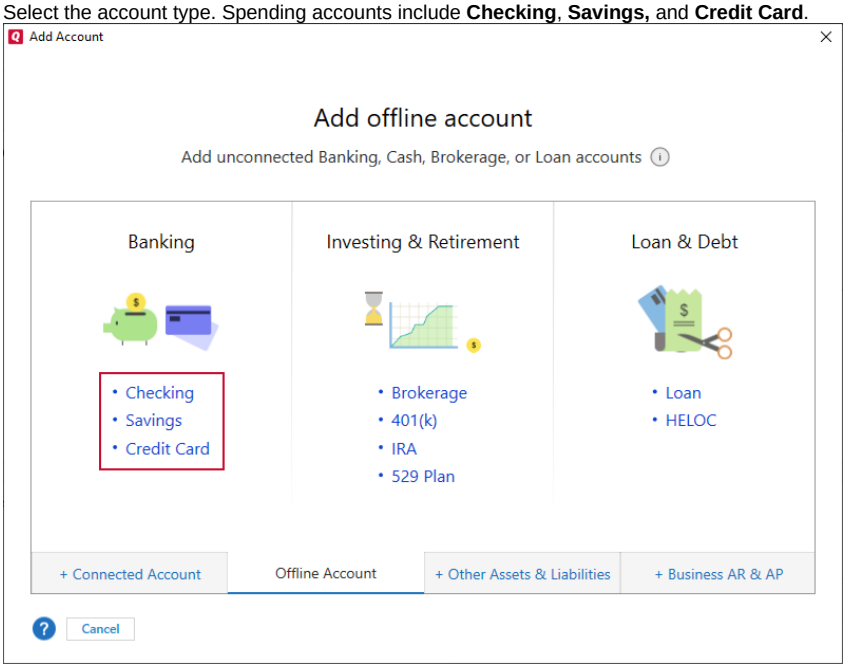


You can also add a new account by selecting **Tools** **Add Account** from the top menu.

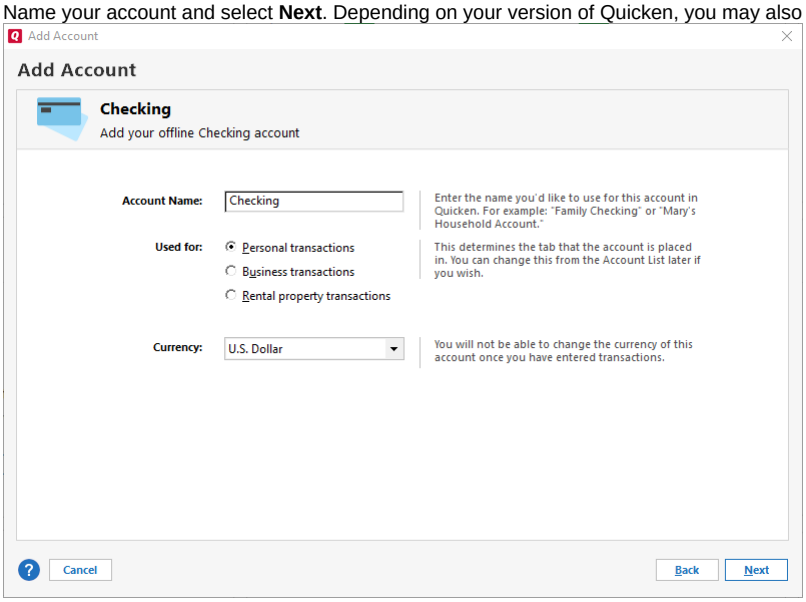
2. Select **Offline Account**.



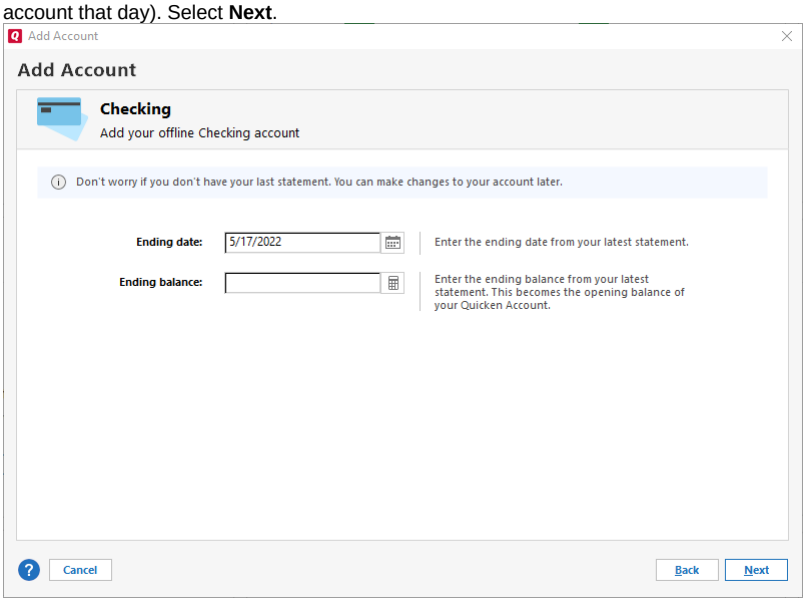
3. Select the account type. Spending accounts include **Checking**, **Savings,** and **Credit Card**.



4. Name your account and select **Next**. Depending on your version of Quicken, you may also have options for selecting how your account is used.



5. Enter your **Statement ending date** (The date you want to start tracking from) and your **Statement ending balance** (how much was in your account that day). Select **Next**.



6. Your account will be added. Select **Finish**. You can also choose to **Add Another Account**.

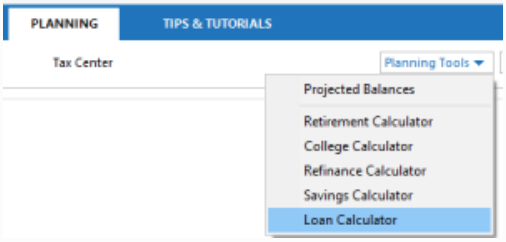
Add other account types

Note: The loan feature is not available for **Quicken Starter**.

When you set up a loan, Quicken creates a loan account that tracks the amount you owe, the length of the loan, the current interest rate, and your chosen method of payment. After it's set up, click the loan name in the **Account Bar** to use the Quicken loan feature. It provides some great tools for managing your loans and figuring out where you stand.

Looking for the loan calculator?

To use the **Loan Calculator** go to the **Planning** tab. Select the **Planning Tools** menu, then **Loan Calculator.**



For more information, see How do I find out what a loan would cost before I take it out?.

Set up an online loan account

An online loan account accesses your loan information through your financial institution's website, providing you with the most up-to-date and accurate loan information.

1. Click the **Add Account** plus sign icon  at the top right of the **Account Bar**.
2. During the setup process, you'll be asked a few questions:

   If your bank or brokerage is listed on the screen, click it.

   If your bank or brokerage is not listed on the screen, start typing its name. After you type a few characters Quicken displays a list of possible matches. If you see what you are looking for, go ahead and click the name of your bank or brokerage. If you don't see what you are looking for, click Back and try again.

   ### What if I can't find it in the list, or I want to enter transactions manually?

   Use **Manual Loan Account Setup**.

   ### Why does Quicken want to know my bank name?

   Quicken needs to know your bank or brokerage name to find out if it can download transactions for you.

   Downloading transactions will:

   - Save you from manually entering your data
   - Ensure data accuracy
   - Help you detect invalid or fraudulent transactions

   ### What if I don't enter the name of my bank? (Keep the info that's already here?

   If you don't enter the name of your bank or brokerage, Quicken won't be able to download transactions for you. You will therefore have to manually enter your transactions into Quicken. See Manual Loan Account Setup.
3. Select a currency for the account **(Optional)**
   If you have set up Quicken to track multiple currencies, select one from the list. If you decide you need to change the currency for the account, you can do so only if you haven't entered any transactions except the opening balance.
4. What is your financial institution User ID (user name) and password?

   Quicken needs this information so it can download your account information. For most banks and brokerages, you can use the same user ID and password you use to log in to their website. If you don't have a user ID and password right now, add the account manually. You can always activate it to update transactions or send payments later on.

   - **What is a user name?**

     It may be an account number or some other number assigned by your bank or brokerage. It may also be the user ID you use to log in to their website.
   - **Can I use the password for my bank website?**

     Yes. If you entered the user ID that you use to log in to your bank or brokerage website in the user ID field, then enter the website password as well.
   - **Did you receive "Direct Connect" instructions from your bank or brokerage?**

     Direct Connect is a service some banks and brokerages use to connect to Quicken. You will know if you have **Direct Connect** if you specifically signed up for it and/or your bank or brokerage sent you a special user ID and password to use with Quicken. If so, use your Direct Connect login information on this screen.

     If you did not receive special login instructions, use your website user ID and password here.

     If you are not sure what to do, use the user ID and password you would use to log in to your bank's website.
   - **Can I see my password while entering the user ID and password?**

     Yes. To see the password while adding an account, select the **Show Characters** box to the right of the password box.
   - **What happens if I save my password?**

     This step is necessary only for accounts using direct connect. See Why don't I need to enter my bank password to download from my bank? **(support site)** for more information.

     Quicken's **Password Vault** is a secure and convenient way to store multiple financial institution passwords that you can then access with a single master password.

     - You can open the **Password Vault** to add, remove, or change stored passwords at any time.
     - When the **Password Vault** was developed, it went through a rigorous security review.

    - The **Password Vault** uses industry-standard encryption to save your passwords, and it is careful to remove them from memory when they are no longer being used.
5. Tips for successful connections

   Sometimes Quicken needs more information to determine what type of account you have, or at what branch the account resides before it can access it. If you are not sure, here are some tips that may help you:

   ### Account Type

   If different types of accounts are shown, such as checking, savings, or credit card, choose the account type that applies to you.

   ### State or Location

   Some banks and brokerages use a state or region to classify accounts. If you see your state listed, this is probably the option to select.

   ### Bank Mergers

   Did your local bank or credit union merge with a larger bank? If you see your old or pre-merger bank name listed, this is probably the option to select.

   Having trouble? Contact your bank or brokerage for instructions.
6. How should Quicken set up accounts it has found?

   ### We have found the following

   This is a list of your accounts that Quicken has detected at your bank or brokerage.

   ### Add, Ignore, or Link

   - Quicken needs to know what you want to do with the accounts it has found. Keep in mind that you don't need to set up all of the accounts it finds; just the ones that you want to track in Quicken.
   - Choose **Add** to create a new Quicken account in which to download your transactions. If you are new to Quicken, this is probably the option that you want.
   - Choose **Link** to download your transactions into an existing Quicken account. If you have previously set up the account in Quicken, but are not yet downloading transactions into it, this is probably the option you want.
   - Choose **Ignore** to disregard one of the accounts that Quicken has found. No account will be created, and transactions for that account will not be downloaded into Quicken.

   ### Nickname (Optional)

   Enter the name you want to use to refer to the account in Quicken. This name will appear in reports, and in the Quicken interface. If you don't enter a nickname, Quicken will use the name provided by your financial institution for the account.

   ### Used mostly for

   If you are using **Quicken Business & Personal** choose the primary use of the account: Personal (which is the default), Business, or Rental Property. Your selection determines where in the Quicken interface (on which tab) the account appears. You can change this from the Account List later if you wish.

   - **Your accounts have been added!**

     You will receive confirmation that your account, or accounts, have been added to Quicken. Depending on the type of account you are adding there may be other steps you need to take. This screen will tell you what you need to do, if anything, to start using the accounts. Congratulations!

     If you have chosen to use mobile as a part of your Quicken Registration, on this screen, you will get an option to sync the added account to the cloud. If you wish to add this account to the cloud, select the Sync to Quicken cloud for Mobile / Alerts check-box next to the account that you have added.
   - **Why do I not see the option to Sync to Quicken Cloud?**

     You will see this option only if you have chosen to Use Mobile as part of the registration. If you wish to view your accounts in mobile or to receive custom account notifications, click the Mobile and Web tab and follow the instructions.
7. Your accounts have been added



Why don't I see the option to Sync to Quicken Cloud?

You will see this option only if you have chosen to Use Mobile as part of the registration. If you wish to view your accounts in mobile or to receive custom account notifications, click the Mobile and Web tab and follow the instructions.

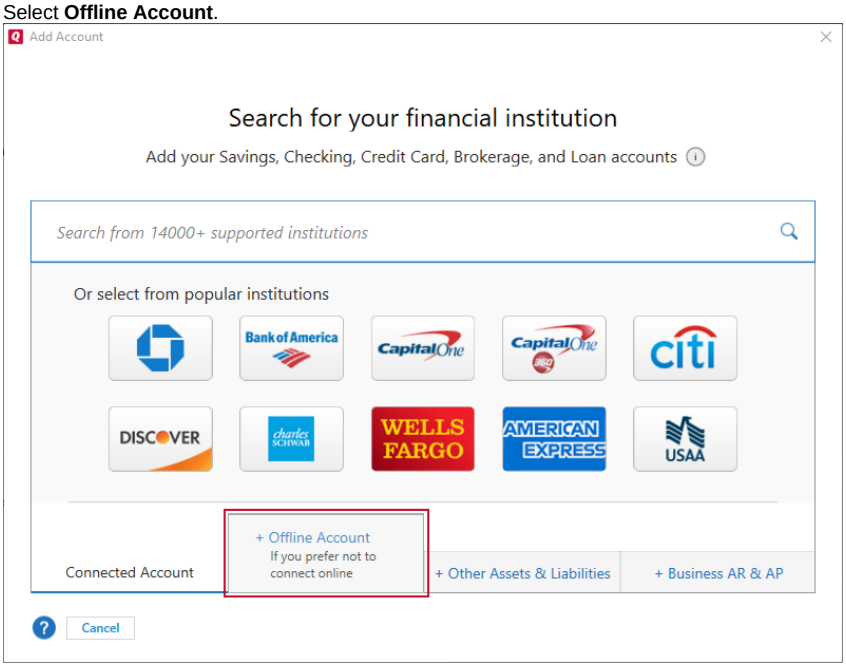
Set up a manual loan account

A manual loan account requires you to enter all of the relevant loan details in order to provide you with loan information. When possible, it is much easier to access and maintain an online loan account. If you would prefer to enter your loan information manually, or if it is not available online, then follow the instructions below.

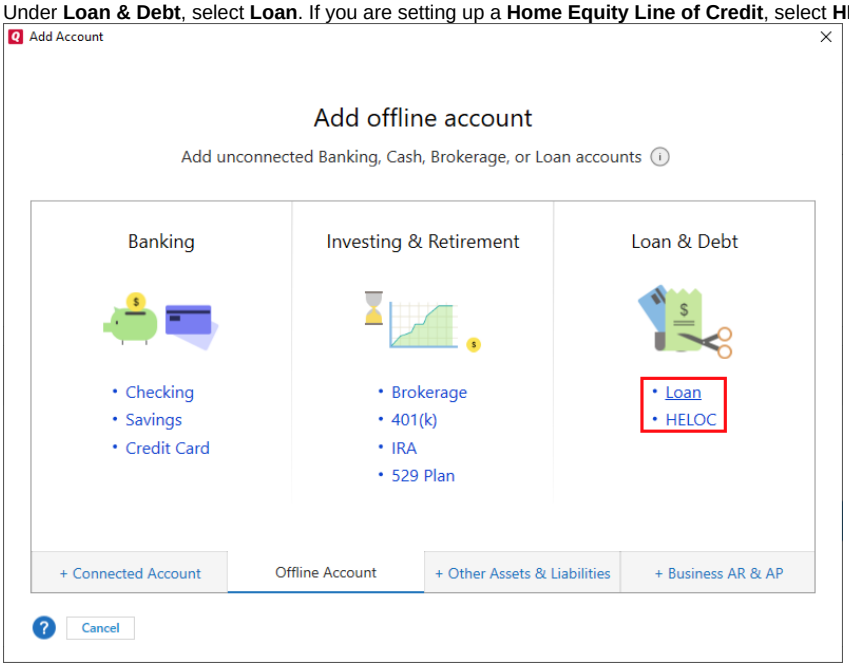
1. Select the **Add Account** icon on the top right of the Account Bar.



   You can also add a new account by selecting **Tools Add Account** from the top menu.
2. Select **Offline Account**.



3. Under **Loan & Debt**, select **Loan**. If you are setting up a **Home Equity Line of Credit**, select **HELOC**.



4. Enter your loan information. (See loan information details below)
5. Select **Next**. Answer any additional questions.
6. Review the **Loan Payment Reminder**.
7. Select **Done**.

Loan Information Details

Enter the name you want to use to refer to the account in Quicken. This name will appear in reports, and in the Quicken interface.
Select the type of loan you want to set up. Your selection determines the categories Quicken creates to track your loan. For example, to track a mortgage Quicken creates **Home:Mortgage:Principal**; and to track an auto loan Quicken creates **Auto&Transport:Auto Payment:Principal**. For "connected" loan accounts, this option may not be available because the loan type is determined by your financial institution.
If your loan is:

- For a new bank loan, enter the loan amount in **Original Balance.** Quicken inserts today's date in **Opening Date**, but you can change it.
- For an existing bank loan, enter the original balance of the loan in Original Balance, and enter the date on which you first took out the loan in Opening Date.

Current interest rate

- Enter the interest rate that will be in effect for the next payment.
- If the loan is an adjustable-rate loan, you can change the rate when necessary.
- You don't have to enter the percent sign.

The **Original Length** of the loan refers to the period of time during which payments are due, starting from the date the loan was opened until the date the last payment is due.
Tell Quicken how often your loan is compounded. Select **Daily**, **Monthly**, or **Semi-Annually** from the drop-down list.

The **Compounding Period** affects how much interest is owed on a loan. The more frequently the interest is calculated, the higher the total interest is.
Tell Quicken how often you make payments. Select the period that matches your loan from the drop-down list.
Enter the amount due on the loan, as of the opening date you entered above. For "connected" loan accounts, you may not be able to change the current balance because it is downloaded from your financial institution.
Enter the base amount of your loan payment. Include your regular payment only (principal + interest). Don't include any fees other amounts. If this is an interest-only loan, enter it as the payment amount.
Enter the date by which your lender must receive payment.
Enter any additional fees that you are required to pay on top of your base loan payment.
Enter any additional money you want to pay towards reducing your loan principal.
If you are adding a "connected" loan account, you may set up a simple or a detailed loan reminder. If you are adding a "disconnected" manual loan account, you may set up a detailed loan reminder only.

A simple loan reminder tracks only the loan payment total.

A detailed loan reminder tracks all of the line items included in your loan payment total –things like interest, private mortgage insurance, and property taxes. Tracking these items can help you plan and project your spending and taxes. To learn more, see Set up a detailed loan payment reminder.
Quicken asks if you'd like to set up an asset account to track the value of the item you're purchasing with this loan. This makes net worth reports more accurate.

1. If you'd like to set up an account, click **Add linked asset account** and select the type of asset account to create. If you don't want an asset account, click **Done**.
2. Quicken displays your loan in the **Property & Debt** tab.

When you add an account, Quicken adds the new account to the Account List (choose Tools menu > Account List). In most cases, you'll want to add all your accounts in the same Quicken data file, so that you can track all your finances in one place.

1. Select the **Add Account** icon on the top right of the Account Bar.



   You can also add a new account by selecting **Tools Add Account** from the top menu.
2. Enter the name of your brokerage and select.
3. Follow the on-screen instructions.

What is the difference between simple investing and complete investing?

Simple Investing tracks positions only

With Simple Investing, Quicken keeps track of the positions (number of shares for each security) over time, and your cash balances. Quicken's tracking is based on information provided by your broker. Your portfolio value, net worth, and investment returns over time will be available, but Quicken will not be able to calculate capital gains and losses or investment income. Quicken will display an account summary rather than an investment transaction register when the account is selected.

Complete Investing tracks positions and transactions

With Complete Investing, Quicken keeps track of transaction detail as well as the positions over time, based on information provided by your broker. This is the tracking approach that Quicken has always provided in the past. With Complete Investing, in addition to portfolio value, net worth, and investment returns, Quicken is able to tracks and displays capital gains, and capital losses, and investment income. Quicken will displays the investment transaction register when the account is selected.

Why don't I have a Complete Investing option?

When the **Complete Investing** feature is unavailable for a specific account, Quicken automatically provides the **Simple Investing** view as the default option. This approach ensures that you can continue to monitor your investment by viewing securities, positions, and holdings within your balances, despite the absence of full transaction and activity data. **This limitation typically arises from the level of data integration offered by the financial institution or brokerage.** For those requiring detailed investment tracking, manually setting up the account and entering transaction details is a viable alternative to access comprehensive investing insights.

Simple Setup wizard

As you move through the account setup process, you may not see all the pages described below—these depend on the type of account you are adding and how much information Quicken can download from your financial institution. Expand a section below for more information.

Simple Investing tracks positions only

With Simple Investing, Quicken keeps track of the positions (number of shares for each security) over time, and your cash balances. Quicken's tracking is based on information provided by your broker. Your portfolio value, net worth, and investment returns over time will be available, but Quicken will not be able to calculate capital gains and losses or investment income. Quicken will display an account summary rather than an investment transaction register when the account is selected.

Complete Investing tracks positions and transactions

With Complete Investing, Quicken keeps track of transaction detail as well as the positions over time, based on information provided by your broker. This is the tracking approach that Quicken has always provided in the past. With Complete Investing, in addition to portfolio value, net worth, and investment returns, Quicken is able to tracks and displays capital gains, and capital losses, and investment income. Quicken will displays the investment transaction register when the account is selected.
Select the type of account you would like to add to Quicken.
If your bank or brokerage is listed on the screen, click it.

If your bank or brokerage is not listed on the screen, start typing its name. After you type a few characters Quicken displays a list of possible matches. If you see what you are looking for, go ahead and click the name of your bank or brokerage. If you don't see what you are looking for, click Back and try again.

If you've tried a couple of times and you can't find your bank or brokerage in the list, or if you want to enter your transactions manually, click Advanced Setup and then choose I want to enter my transactions manually. You can always activate it to download transactions or send payments later on (if your financial institution supports bill pay).
Quicken needs to know your bank or brokerage name to find out if it can download transactions for you.

Downloading transactions will:

- Save you from manually entering your data
- Ensure data accuracy
- Help you detect invalid or fraudulent transactions

If you don't enter the name of your bank or brokerage, Quicken won't be able to download transactions for you. You will therefore have to manually enter your transactions into Quicken.
If you have set up Quicken to track multiple currencies, select one from the list. If you decide you need to change the currency for the account, you can do so only if you haven't entered any transactions except the opening balance.
Quicken needs this information so it can download your account information. For most banks and brokerages, you can use the same user ID and password you use to log in to their website. If you don't have a user ID and password right now, add the account manually. You can always activate it to update transactions or send payments later on.

It may be an account number or some other number assigned by your bank or brokerage. It may also be the user ID you use to log in to their website.
Yes. If you entered the user ID that you use to log in to your bank or brokerage website in the user ID field, then enter the website password as well.
Direct Connect is a service some banks and brokerages use to connect to Quicken. You will know if you have Direct Connect if you specifically signed up for it and/or your bank or brokerage sent you a special user ID and password to use with Quicken. If so, use your Direct Connect login information on this screen.

If you did not receive special login instructions, use your website user ID and password here.

If you are not sure what to do, use the user ID and password you would use to log in to your bank's website.
Yes. To see the password while adding an account, select the Show Characters box to the right of the password box.
Your password will be saved in the Quicken Password Vault.

Quicken's Password Vault is a secure and convenient way to store multiple financial institution passwords that you can then access with a single master password.

- You can open the Password Vault to add, remove, or change stored passwords at any time.
- When the Password Vault was developed, it went through a rigorous security review.
- The Password Vault uses industry-standard encryption to save your passwords, and it is careful to remove them from memory when they are no longer being used.

Sometimes Quicken needs more information to determine what type of account you have, or at what branch the account resides at before it can access it. If you are not sure, here are some tips that may help you:

Account Type

If different types of accounts are shown, such as checking (**Chequing** in Canada), savings, or credit card, choose the account type that applies to you.

State or Location

Some banks and brokerages use a state or region to classify accounts. If you see your state listed, this is probably the option to select.

Bank Mergers

Did your local bank or credit union merge with a larger bank? If you see your old or pre-merger bank name listed, this is probably the option to select.

Having trouble? Contact your bank or brokerage for instructions.
After you tell Quicken how to access your bank or brokerage, it goes online and downloads information about the accounts you hold there. Quicken then asks you to provide a bit more information about the accounts.

We have found the following

This is a list of your accounts that Quicken has detected at your bank or brokerage.

Account Type

You may see various items in this list: Checking, Savings, Credit Card, Brokerage, IRA or Keogh plan, or 401(k). Choose one that best matches the purpose of your real-world account.

Add, Ignore, or Link

Quicken needs to know what you want to do with the accounts it has found. Keep in mind that you don't need to set up all of the accounts it finds; just the ones that you want to track in Quicken.

Choose Add to create a new Quicken account in which to download your transactions. If you are new to Quicken, this is probably the option that you want.

Choose Link to download your transactions into an existing Quicken account. If you have previously set up the account in Quicken, but are not yet downloading transactions into it, this is probably the option you want.

Choose Ignore to disregard one of the accounts that Quicken has found. No account will be created, and transactions for that account will not be downloaded into Quicken.

Nickname (Optional)

Enter the name you want to use to refer to the account in Quicken. This name will appear in reports, and in the Quicken interface. If you don't enter a nickname, Quicken will use the name provided by your financial institution for the account.

Used mostly for

If you are using **Quicken Business & Personal**, choose the primary use of the account: Personal (which is the default), Business, or Rental Property. Your selection determines where in the Quicken interface (on which tab) the account appears. You can change this from the Account List later if you wish.
the account appears. You can change this from the Account List later if you wish.
You will receive confirmation that your account, or accounts, have been added to Quicken. Depending on the type of account you are adding there may be other steps you need to take. This screen will tell you what you need to do, if anything, to start using the accounts. Congratulations!

If you have chosen to use mobile as a part of your Quicken Registration, on this screen, you will get an option to sync the added account to the cloud. If you wish to add this account to the cloud, select the Sync to Quicken cloud for Mobile / Alerts check-box next to the account that you have added.
You will see this option only if you have chosen to Use Mobile as part of the registration. If you wish to view your accounts in mobile or to receive custom account notifications, click the Mobile and Web tab and follow the instructions.

Advanced Setup wizard

For most users, Simple Setup is all they will need to add their accounts. If you need to use Advanced/Manual Setup you will see a few additional screens. Click a link for more information.

If you want to download transactions into Quicken, enter the name of your bank, brokerage, or credit card company and click Next.

If you don't want to download transactions into Quicken, select I want to enter my transactions manually and click Next. This option means that you will need to update your account transactions by hand.
Enter the name you want to use to refer to the account in Quicken. This name will appear in reports, and in the Quicken interface.
If you are using **Quicken Business & Personal**, choose the primary use of the account: Personal (which is the default), Business, or Rental Property. Your selection determines where in the Quicken interface (on which tab) the account appears. You can change this from the Account List later if you wish.
the account appears. You can change this from the Account List later if you wish.

If you know the ending date and balance

Enter the appropriate date and balance from your statement, and then click Done.

If you don't know the ending date and balance

Leave the settings as they are (today's date, with a zero balance), and then click Done.

The new account will be added with an opening balance of $0.00, as of today. You can edit the opening balance later.

The following options are not available for every account. The connection methods you see in the wizard will be customized to your financial institution and the account you are setting up.

Express Web Connect (Free)

Express Web Connect provides an integrated way to update transactions and account balances for financial institutions that do not currently connect directly to Quicken. With Express Web Connect, you can use One Step Update to update multiple accounts, and you no longer have to go to a financial institution's website to retrieve transactions.

Direct Connect (Fees may apply)

Direct Connect is a service some banks use to connect to Quicken. You will know if you have Direct Connect if you specifically signed up for it and/or your bank sent you a special user ID and password to use with Quicken. Some financial institutions require Direct Connect to use services such as bill pay, or transfers via Quicken.

Web Connect (Free)

Many financial institutions offering Web banking also let you download your Web transactions into Quicken. If you already have a password, and if the website displays the Quicken logo or a button or link that says Download to Quicken, this means that your financial institution supports the Web Connect protocol for downloading and importing transactions into Quicken.

1. Next to Who owns this IRA? select either yourself or your spouse.
2. Next to IRA Type select:
    - Traditional IRA
    - Roth IRA
    - Coverdell ESA
    - Keogh plan
    - SEP IRA
    - SIMPLE IRA

1. Enter a name for this account.
   Account names usually appear in alphabetical order in Quicken. If you and your spouse both have a 401(k) account, or you have 401(k) accounts from previous employers, begin each account name with something similar, such as "401(k) for Terry" and "401(k) for Chris." This way, all your 401(k) accounts will appear next to each other in lists throughout Quicken.
2. Enter the ending date from your statement.
   Caution

   If you're entering information from your financial institution's website instead of from a paper statement, and if this date is today's date, then don't download transactions for this account until tomorrow. This is necessary to reconcile your Quicken account data with account data posted by your financial institution.
3. Enter the name of your employer and whether this is your current employer or a previous one.
4. Identify the owner of this account: you or your spouse.
   Quicken uses this to assign the correct tax-related category to transactions.

1. In the Statement Date field, enter one of the following:
    - If you're entering this information from a statement, enter the statement ending date.
    - If you're entering this information from your financial institution's website, use the date the information was posted (usually today or yesterday).
2. In the Cash field, enter the cash balance in this account.
   If your broker sweeps your cash balance into a money market fund, then the amount that is actually held in cash may be a very small amount—usually only equal to the amount of a recent dividend, security sale, or other transaction that resulted in a positive cash amount.
3. In the Money Market Fund field, enter the share balance for your money market fund security, if any.
   Your broker may call this a sweep fund. The cash balance and the sweep fund together make up your total cash balance. For example, if you have $200 in cash and $1,200 in shares of a money market fund, your total cash balance would be $1,400.

Do the following for each security you hold in this account:

1. In the Ticker field, enter the ticker symbol for the security. If you know the security ticker, Quicken will download the name for you.
    - If you don't know the ticker symbol, click Ticker Symbol Lookup.
    - If the security doesn't have a ticker symbol (for example, a proprietary security sold by your financial institution), enter a security name in the Security Name field.
    - Don't enter bonds on this page. When you're finished setting up securities, open the transaction list, click Enter Transaction, and then choose Bond Purchase.
2. When you've finished for each security, click Next.

Do the following for each security you hold in this account:

1. Enter the number of shares for each security you own. If this is a 401(k) account only, enter the number of shares and total market value. (If your financial institution doesn't report the number of shares, you can enter the market value.)
2. Select the appropriate security type: Stock, Mutual Fund, or Other.
3. Click Next.

Review the information you entered on the previous pages. If you need to change anything, click Back.

- Note for IRA accounts
  If this is an IRA account, Quicken identifies the entire opening balance as a contribution in the year that the account is added. If you want to edit the opening balance to assign contribution amounts to specific prior tax years, you can do so now:
  1. Scroll down to the blank transaction line at the bottom of the transaction list.
  2. Click Enter Transaction.
  3. In the Enter transactions field, select Cash Transferred into Account. Follow the on-screen instructions to create a cash transfer into the account for a prior tax year. Be sure to use the correct date for both the transaction and for the tax year assignment.
  4. Click Enter New if you need to repeat step 3 for prior tax years. When you're finished, click Enter Done.
  5. Go back to the top of the transaction list and change the Opening Balance to equal just the amount you actually contributed this year.

Note for our Canadian Customers

The following terms will be different in the Canadian releases of Quicken.

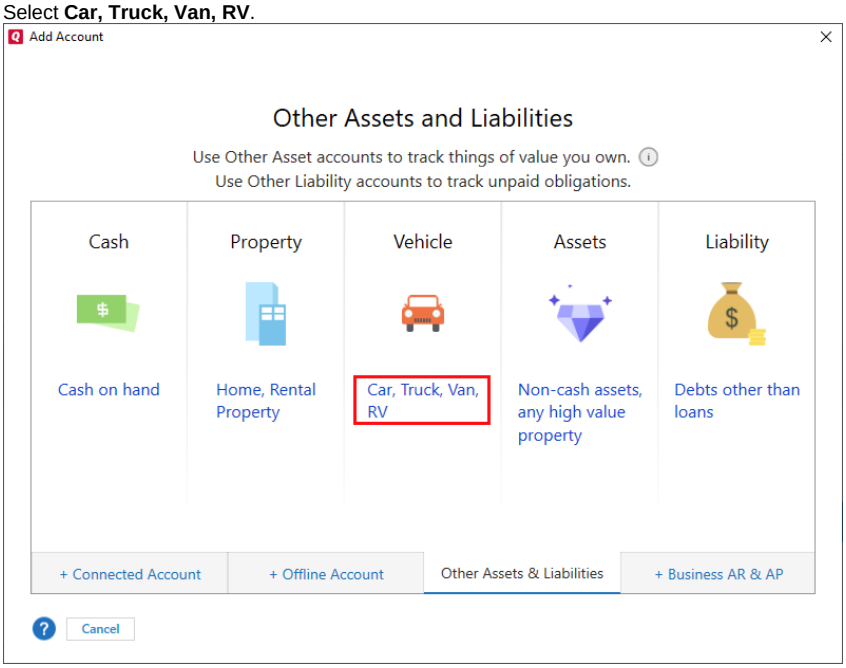
Canada: "Cheque" / United States: "Check"
Canada: "Colour" / United States: "Color"
Canada: "Centre" / United States: "Center"
Canada: "Realise" / United States: "Realize"
Canada: "Behaviour" / United States: "Behavior"
Canada: "Analyse" / United States: "Analyze"

Additional Information

- Decide whether to enter historical transactions.
- Special investment account types.

When you add a new account, Quicken adds it to the Account List (choose **Tools** menu > **Account List**). In most cases, you'll want to add all of your household's accounts in the same Quicken data file, so that you can track all your finances in one place.

1. Select the **Add Account** icon on the top right of the Account Bar.
   

   You can also add a new account by selecting **Tools** **Add Account** from the top menu.
2. Click **Other Assets & Liabilities**.
3. Select **Car, Truck, Van, RV**.
   

4. During the setup process, you'll be asked a few questions.
   - **What is the name you'd like to use for this account?**
   - Enter the name you want to use to refer to the account in Quicken. This name will appear in reports, and in the Quicken interface.
   - **What is this account primarily used for?**
     If you are using **Quicken Business & Personal**, choose the primary use of the account: Personal (which is the default), Business, or Rental Property. Your selection determines where in the Quicken interface (on which tab) the account appears. You can change this from the Account List later if you wish. the account appears. You can change this from the Account List later if you wish.

- **Select a currency for the account (Optional)**
  If you have set up Quicken to track multiple currencies, select one from the list. If you decide you need to change the currency for the account, you can do so only if you haven't entered any transactions except the opening balance.
- **Tell Quicken about the vehicle you'd like to track**
  - Enter the vehicle make/manufacturer, model, and year.
  - Enter the purchase date and price of your vehicle.
    - **What if you don't know the purchase price?**
      If you don't remember, enter zero. The new account will be added with an opening balance of $0.00, as of today. You can edit this amount later.
  - Enter the estimated value of your vehicle. Doing so will let you track your equity in the vehicle.
- **Is there a loan on this vehicle?**
  If you have a loan, click **Yes** and choose one of the following options:

  - **I'd like to track this loan in Quicken**. **Set up a new account for this.** Quicken walks you through the steps to add a loan to track the payment schedule, principal, and interest, and a liability account to track your loan balance, which is used in your Net Worth report. For more information, see Set up a loan or mortgage.
  - **I'm already tracking the loan in Quicken**. Select existing account. In the drop-down list, select the appropriate loan account.
  - **I do not want to track the loan in Quicken**.

If you make a lot of reimbursable work-related expenses, you can track them in a Quicken cash account.

To add an account:

1. Select the **Add Account**  icon on the top right of the **Account Bar**.
2. Select **Other Assets and Liabilities**.
3. Select **Cash** and then follow the on-screen instructions.
4. Enter a meaningful name for the account, such as Reimbursables.
5. When you get to the starting date and opening balance dialog, enter today's date and the amount of outstanding reimbursable expenses. Quicken will display this as a positive amount in the Reimbursable account's register. If you're not currently owed any money, enter zero.

Recording reimbursable expenses

In the future, follow this procedure when you record reimbursable expenses in your checking or credit card account:

1. In the checking or credit card account where you make the expense, record the transaction in the account register, as usual. This is an expense transaction. This transaction should reduce the balance of the checking account.
2. In the Category field, instead of assigning a category to the transaction, click the Transfers tab on the left of the Category List and choose the reimbursable account you added. Quicken adds this amount to the balance of the reimbursable account.

Recording a reimbursement

In the future, follow this procedure when you record the reimbursement:

1. In the account where you receive the reimbursement, record the transaction in the account register, as usual. This is a deposit transaction. This transaction should increase the balance of the checking account.
2. In the Category field, instead of assigning a category to the transaction, click the **Transfers** tab in the **Category** List and choose the reimbursable account you added. Quicken subtracts this amount from the balance of the reimbursable account.

When you've received reimbursements for all your outstanding expenses, the balance of the Reimbursement account will be zero.

If you make a lot of reimbursable work-related expenses, you can track them in a Quicken cash account.

To add an account:

1. Select the **Add Account**  icon on the top right of the **Account Bar**.
2. Select **Other Assets and Liabilities**.
3. Select **Cash** and then follow the on-screen instructions.
4. Enter a meaningful name for the account, such as Reimbursables.
5. When you get to the starting date and opening balance dialog, enter today's date and the amount of outstanding reimbursable expenses. Quicken will display this as a positive amount in the Reimbursable account's register. If you're not currently owed any money, enter zero.

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In the future, follow this procedure when you record the reimbursement:

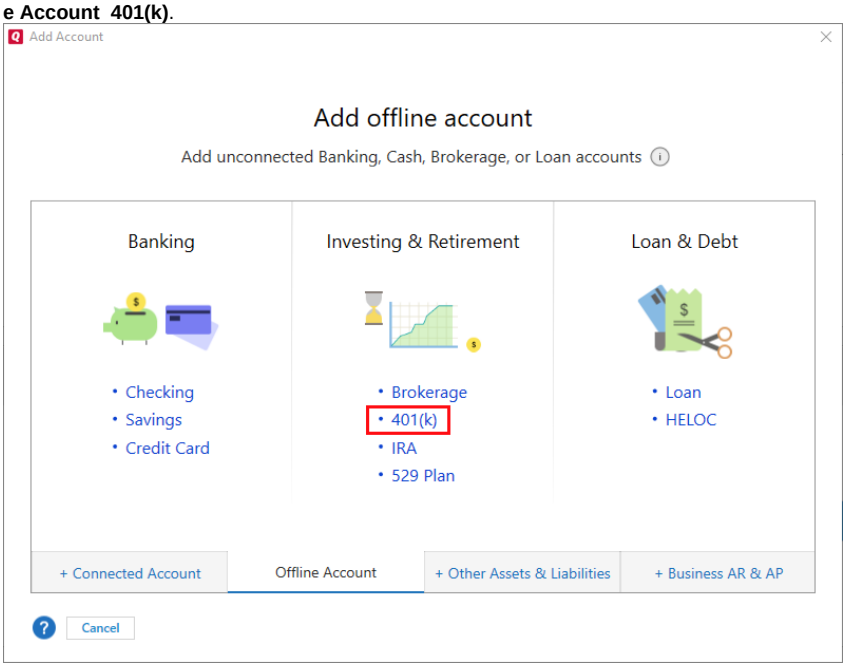
1. In the account where you receive the reimbursement, record the transaction in the account register, as usual. This is a deposit transaction. This transaction should increase the balance of the checking account.
2. In the Category field, instead of assigning a category to the transaction, click the **Transfers** tab in the **Category** List and choose the reimbursable account you added. Quicken subtracts this amount from the balance of the reimbursable account.

When you've received reimbursements for all your outstanding expenses, the balance of the Reimbursement account will be zero.

1. Select the **Add Account** icon on the top right of the Account Bar.



   You can also add a new account by selecting **Tools Add Account** from the top menu.
2. If the financial institution that manages your **401(k)/403(b)** is available online, use the search to find the financial institution, otherwise select **Offline Account 401(k)**.



3. Follow the on-screen instructions. For more information, see below.

Simple Setup wizard

As you move through the account setup process, you may not see all the pages described below—these depend on the type of account you are adding and how much information Quicken can download from your financial institution. Click a link below for more information.

Select the type of account you would like to add to Quicken.
If your bank or brokerage is listed on the screen, click it.

If your bank or brokerage is not listed on the screen, start typing its name. After you type a few characters Quicken displays a list of possible matches. If you see what you are looking for, go ahead and click the name of your bank or brokerage. If you don't see what you are looking for, click Back and try again.

If you've tried a couple of times and you can't find your bank or brokerage in the list, or if you want to enter your transactions manually, click Advanced Setup and then choose I want to enter my transactions manually. You can always activate it to download transactions or send payments later on (if your financial institution supports bill pay).
Quicken needs to know your bank or brokerage name to find out if it can download transactions for you.

Downloading transactions will:

- Save you from manually entering your data
- Ensure data accuracy
- Help you detect invalid or fraudulent transactions

If you don't enter the name of your bank or brokerage, Quicken won't be able to download transactions for you. You will therefore have to manually enter your transactions into Quicken.
If you have set up Quicken to track multiple currencies, select one from the list. If you decide you need to change the currency for the account, you can do so only if you haven't entered any transactions except the opening balance.

Quicken needs this information so it can download your account information. For most banks and brokerages, you can use the same user ID and password you use to log in to their website. If you don't have a user ID and password right now, add the account manually. You can always activate it to update transactions or send payments later on.

It may be an account number or some other number assigned by your bank or brokerage. It may also be the user ID you use to log in to their website.
Yes. If you entered the user ID that you use to log in to your bank or brokerage website in the user ID field, then enter the website password as well.
Direct Connect is a service some banks and brokerages use to connect to Quicken. You will know if you have Direct Connect if you specifically signed up for it and/or your bank or brokerage sent you a special user ID and password to use with Quicken. If so, use your Direct Connect login information on this screen.

If you did not receive special login instructions, use your website user ID and password here.

If you are not sure what to do, use the user ID and password you would use to log in to your bank's website.
Yes. To see the password while adding an account, select the Show Characters box to the right of the password box.
Your password will be saved in the Quicken Password Vault.

Quicken's Password Vault is a secure and convenient way to store multiple financial institution passwords that you can then access with a single master password.

- You can open the Password Vault to add, remove, or change stored passwords at any time.
- When the Password Vault was developed, it went through a rigorous security review.
- The Password Vault uses industry-standard encryption to save your passwords, and it is careful to remove them from memory when they are no longer being used.

Sometimes Quicken needs more information to determine what type of account you have, or at what branch the account resides at before it can access it. If you are not sure, here are some tips that may help you:

Account Type

If different types of accounts are shown, such as checking (**Chequing in Canada**), savings, or credit card, choose the account type that applies to you.

State or Location

Some banks and brokerages use a state or region to classify accounts. If you see your state listed, this is probably the option to select.

Bank Mergers

Did your local bank or credit union merge with a larger bank? If you see your old or pre-merger bank name listed, this is probably the option to select.

Having trouble? Contact your bank or brokerage for instructions.
After you tell Quicken how to access your bank or brokerage, it goes online and downloads information about the accounts you hold there. Quicken then asks you to provide a bit more information about the accounts.

We have found the following

This is a list of your accounts that Quicken has detected at your bank or brokerage.

Account Type

You may see various items in this list: Checking (**Chequing in Canada**), Savings, Credit Card, Brokerage, IRA or Keogh plan, or 401(k). Choose one that best matches the purpose of your real-world account.

Add, Ignore, or Link

Quicken needs to know what you want to do with the accounts it has found. Keep in mind that you don't need to set up all of the accounts it finds; just the ones that you want to track in Quicken.

Choose **Add** to create a new Quicken account in which to download your transactions. If you are new to Quicken, this is probably the option that you want.

Choose **Link** to download your transactions into an existing Quicken account. If you have previously set up the account in Quicken, but are not yet downloading transactions into it, this is probably the option you want.

Choose **Ignore** to disregard one of the accounts that Quicken has found. No account will be created, and transactions for that account will not be downloaded into Quicken.

Nickname (Optional)

Enter the name you want to use to refer to the account in Quicken. This name will appear in reports, and in the Quicken interface. If you don't enter a nickname, Quicken will use the name provided by your financial institution for the account.

Used mostly for

If you are using **Quicken Business & Personal** choose the primary use of the account: Personal (which is the default), Business, or Rental Property. Your selection determines where in the Quicken interface (on which tab) the account appears. You can change this from the Account List later if you wish. the account appears. You can change this from the Account List later if you wish.
You will receive confirmation that your account, or accounts, have been added to Quicken. Depending on the type of account you are adding there may be other steps you need to take. This screen will tell you what you need to do, if anything, to start using the accounts. Congratulations!

If you have chosen to use mobile as a part of your Quicken Registration, on this screen, you will get an option to sync the added account to the cloud. If you wish to add this account to the cloud, select the Sync to Quicken cloud for Mobile / Alerts check-box next to the account that you have added.
You will see this option only if you have chosen to Use Mobile as part of the registration. If you wish to view your accounts in mobile or to receive custom account notifications, click the Mobile and Web tab and follow the instructions.

Advanced Setup wizard

For most users, Simple Setup is all they will need to add their accounts. If you need to use Advanced/Manual Setup you will see a few additional screens. Click a link for more information.

Enter a name for the account. The name you type will appear throughout Quicken to distinguish this account from others. Use any combination of letters, numbers, spaces, and other characters except these: [(left bracket),] (right bracket), / (slash), : (colon), | (bar), ^ (caret).

1. Enter a name for this account.
   Account names usually appear in alphabetical order in Quicken. If you and your spouse both have a 401(k) account, or you have 401(k) accounts from previous employers, begin each account name with something similar, such as "401(k) for Terry" and "401(k) for Chris." This way, all your 401(k) accounts will appear next to each other in lists throughout Quicken.

1. Enter the ending date from your statement.
   Caution

   If you're entering information from your financial institution's website instead of from a paper statement, and if this date is today's date, then don't download transactions for this account until tomorrow. This is necessary in order to reconcile your Quicken account data with account data posted by your financial institution.
2. Enter the name of your employer and whether this is your current employer or a previous one.
3. Identify the owner of this account: you or your spouse. Quicken uses this information to assign the correct tax-related category to transactions.

Select the appropriate check box. If you have loans, indicate how many.
If you selected the checkbox to indicate that you have a loan, Quicken helps you track it in a loan account.

1. Enter a description (for example Home Down Payment).
2. Enter how much you currently owe.
3. Do you want Quicken to add a loan account to track how much you owe? If so, select the Set up account checkbox.
4. Enter the original amount you borrowed for this loan.

Do the following for each security you hold in this account:

1. Under the Ticker field, enter the ticker symbol for the security. If you know the security ticker, Quicken will download the name for you.
   - If you don't know the ticker symbol, click the button labeled Ticker Symbol Lookup.
   - If the security doesn't have ticker symbol (for example, a proprietary security sold by your financial institution), enter a security name in the Security Name.
   - Don't enter bonds in this dialog. When you're finished setting up securities, open the transaction list, click Enter Transaction, and then choose Bond Purchase.
2. When you've finished for each security, click Next.

Do the following for each security you hold in this account:

1. Enter the number of shares and total market value. (If your financial institution doesn't report the number of shares, you can enter the market value.)
2. Select the appropriate security type: Stock, Mutual Fund, or Other.
3. Click Next.

1. Confirm your settings from the previous setup windows.
2. Check to see that your information is correct:
   - Is the statement date correct?
   - Are all your securities (mutual funds) listed?
3. Click Previous to return to previous windows and make changes.
4. When you're finished, click Done.
   After you click Done, you'll see summary graphs and reports in the 401(k) account Summary tab. Some of the details won't matter much yet, because you've only entered one statement.

5. When you're ready to enter your next statement, open the account, click  (the Account Actions icon), and then choose Update 401(k) Holdings.

Notes

When Quicken adds a 401(k)/403(b) account, it also creates a special tax impact account. This account tracks all the transactions associated with your retirement account that can have an affect on your taxes (for example, if you withdraw funds from your retirement account prematurely). Quicken uses this information in some tax reports and planning tools. The tax impact account does not appear in your Account List, but you can drill down to tax impact account transactions in tax reports. You should not edit or delete such transactions, or the account itself, in any way.

Note for our Canadian Customers

The following terms will be different in the Canadian releases of Quicken.

Canada: "Cheque" / United States: "Check"
Canada: "Colour" / United States: "Color"
Canada: "Centre" / United States: "Center"
Canada: "Realise" / United States: "Realize"
Canada: "Behaviour" / United States: "Behavior"
Canada: "Analyse" / United States: "Analyze"

Adding a cash or asset account

1. Select **Add Account**  on the top right of the **Account Bar**.
2. Select the **Other Assets & Liabilities** tab at the bottom of the **Add Account** screen.
3. Select the account type you want to add.
4. Follow the remaining steps in the **Set Up Wizard**.

Which connection method should be used?

The following options are not available for every account. The connection methods you see in the wizard will be customized to your financial institution and the account you are setting up.

Express Web Connect (Free)

Express Web Connect provides an integrated way to update transactions and account balances for financial institutions that do not currently connect directly to Quicken. With Express Web Connect, you can use One Step Update to update multiple accounts, and you no longer have to go to a financial institution's website to retrieve transactions.

Direct Connect (Fees may apply)

Direct Connect is a service some banks use to connect to Quicken. You will know if you have Direct Connect if you specifically signed up for it and/or your bank sent you a special user ID and password to use with Quicken. Some financial institutions require Direct Connect to use services such as bill pay, or transfers via Quicken.

Web Connect (Free)

Many financial institutions offering Web banking also let you download your Web transactions into Quicken. If you already have a password, and if the website displays the Quicken logo or a button or link that says Download to Quicken, this means that your financial institution supports the Web Connect protocol for downloading and importing transactions into Quicken.