Learning about registers

Every Quicken account has a register where you can download or manually enter transactions for that account. A transaction is any item that affects the balance in your account, such as purchase, credit, debit, or charge.

When you add a new account, Quicken creates a transaction register for that account.

All Quicken accounts have registers. Although the types of transactions vary from register to register, the basic entry techniques are the same whether you are using the register for a bank, cash, credit card, asset, or liability account.

Register Overview

- At the top of every register, you'll find a **filter bar** with tools to let you manage and filter what appears in the register. Filter by date, transaction type, and more. Experiment with these settings to find the view that is right for you. Click the **Clear Filter** button to restore the default setting.
- **To search or filter the register**, just type into the search field in the filter bar. All visible columns are searched by default. Turn on additional columns to broaden your search or select the dropdown menu in the search field to narrow your search. You can search on payee, tag, category, amount, account, or any other column displayed in the register. To show all transactions again, click the **Clear** button (⊠) in the Search field.
- At the bottom of every register is the **register toolbar**. This contains commonly used register actions:
  - **New**: Add a new manual transaction (or type **N**)
  - **Edit**: Edit the selected transaction (or double-click or type **E**).
  - **Split**: Split the selected transaction (or click the split icon in the row or type **option + + S**). Learn more about splits.
  - **Delete**: Delete the selected transaction (or type the delete key).
  - **Schedule**: Create a new, scheduled transaction (bill or income reminder) OR create a scheduled transaction based on the selected transaction.
  - **Paid**: Mark the selected, scheduled transaction as paid (i.e. enter the transaction)
  - **Print**: Print transactions from the selected register (or type **P**)
  - **Reconcile**: Reconcile the selected account
  - **Columns**: Select the columns to hide or show in the register (or hold down the **Control** key and click in any column header to select from a list).
  - **Settings**: View the settings for the selected account, including the download/connectivity settings.
- You can **sort a register** by clicking a column header. To reverse the sort order, click the column header again.
- You can **rearrange the displayed columns** by dragging the column headers to the left or right.
- **To adjust the width of a column**, drag the separator line between column headers.

Show or hide columns

There are three ways to access the list of register columns:

1. Click the **Columns icon** on the Register toolbar.
2. In Quicken, choose **View > Columns**.
3. **Control + Click** in any column header

Select the columns you wish to be displayed, and deselect those you don't, then click away from the list view to save your changes.

Changes you make only affect the named register. You can show different columns for each account.

Sorting the register

1. Click a register column heading to sort by that column; click again to sort by the same column, but in the opposite order.

Account balances

You can change which balance is shown at the top of a register window.

1. Click the label next to the account balance at the top of the register window and select the type of balance you'd like to see.
   - **Today's Balance** tells you how much you have in your account today, according to the transactions in your register. (This is the balance that appears on the Overview and the Accounts Summary.)
   - **Projected Balance** tells you how much money you have left for the near term (as defined by your preferences settings), given all the money you've stated you have coming in and going out. The Projected Balance includes today's balance minus future bills and adding future income.
   - **Online Balance** is the amount of money left in your account at the time of your last download. In other words, it's the amount of money your financial institution thinks you have left.
2. You can also hover over the Info icon next to the account balance to see a pop-up summary.

Projected balances/cash flow

Projected balances or cash flow simply means how much money comes in and where all it goes or will go. The Quicken cash flow functionality helps you to:

- Analyze the impact of your income and planned expenses on your balances and net worth
- Evaluate your current financial health and plan your financial future realistically
- Avoid late fees and save some extra money
- If you are using mobile and web sync, you can set up alerts in case your budgeted expenses reach beyond your expected threshold

Monitor your cash flow

Note: Before viewing the scheduled transactions in your register, ensure that you select **Show all instances in the next 'days'** option, in your <u>account settings</u>. This is important so that all the occurrences of your scheduled transactions are displayed in the register.
To monitor your cash flow in Quicken, you need to:

1. <u>Add the required account</u> in Quicken.
2. Open the account register.
3. Add <u>Bill reminders</u> or scheduled transactions.
4. Make sure your reminders (scheduled transactions) are enabled for display in this account (see <u>account settings</u>).
5. If you have bill or income reminders due within the day range indicated <u>account settings</u>, you will see the impact of these upcoming events on your account balance in the balance column of your register.

Important: If you have entered scheduled transactions and you later download them in Quicken, they should match. If a downloaded transaction has a different amount than the scheduled transaction, it may not match automatically. In this case, you will need to manually match the downloaded transaction to the reminder.
For example, suppose you have entered a scheduled transaction for your phone bill of $10 to be paid on the first of every month. If the entered transaction details and the downloaded details match, Quicken automatically marks the scheduled transaction as **Paid**.
However, the downloaded transaction details may not match the scheduled transaction details. Your actual phone bill can be 12 dollars and paid on the third day of the month. In this case, you need to **match them manually** by dragging and dropping one onto the other.

Can I get a different view of my cash flow?

Yes. Click **Bills & Income** in the blue Feature Bar, then click the **Projected Balances** tab to see a <u>graph of your projected balances.</u>

Correcting Mistakes

To make a change to a transaction, select it and edit any field by selecting the incorrect information and typing over it.
To undo a single mistake while entering or editing information in a field, choose **Edit > Undo** from the Quicken menu, or use the keyboard shortcut **Z**.