BILL'S HOME TECH
Home & Small Business Tech Solutions

BILL'S COMPLETE MANUALS

Quicken & Budgeting Apps

Quicken, Simplifi, YNAB, Monarch and Rocket Money — connecting your accounts safely, in plain English

A plain-English guide to money-tracking software for every household

Take your time — you can't break it

Written for you by Bill — Bill's Home Tech

(330) 200-8042 · BillsHomeTech.com

For Quicken Classic, Quicken Simplifi, YNAB, Monarch and Rocket Money · facts current November 2026

What's Inside

This is your guide to the software people use to keep track of their money: Quicken Classic on Windows and Mac, and the newer budgeting apps Quicken Simplifi, YNAB, Monarch and Rocket Money. It explains how these programs connect to your bank, how to keep that connection safe, and how to do the everyday jobs in each one. It covers how to use the software, not what to do with your money. Read it in any order and at your own pace. If a screen looks a little different on your device, the idea is still the same.

Part 1 — Getting Started

1 A Note from Bill
2 What a Budgeting App Does for You
3 Which App Is Which
4 If You Used Mint
5 What They Cost (as of November 2026)
6 Before You Start: A Short Checklist

Part 2 — Connecting Your Accounts Safely

7 How Apps Connect to Your Bank
8 Your Bank's Own Sign-In Page (the Safer Kind)
9 Read-Only Access: What an App Can and Can't Do
10 Two-Step Codes and Your Budget App
11 Forgot Your Password or Locked Out
12 Seeing and Switching Off Connections
13 Your Data Rights: Where the Federal Rule Stands
14 Going Manual: Typing It In or Importing a File

Part 3 — Quicken Classic on Windows and Mac

15 Getting Quicken Classic Set Up
16 How Quicken Downloads Work
17 Your Register, Categories and Payees
18 Bills and Reminders in Quicken
19 Reports You'll Actually Use
20 Back Up Your Quicken File
21 Moving Quicken to a New Computer
22 When Quicken Downloads Stop Working
23 If Your Quicken Membership Ends

Part 4 — The Online Budgeting Apps

24 Quicken Simplifi
25 YNAB (You Need A Budget)

26 Monarch
27 Rocket Money
28 A Ten-Minute Weekly Routine

Part 5 — Staying Safe & Getting Help

29 Scams Aimed at Budgeting-App Users
30 Sharing With Family Safely
31 Canceling and Leaving an App Cleanly
32 When to Call Bill
33 Your Budgeting Apps Cheat-Sheet

PART 1

Getting Started

What money-tracking software does for you, which app is which, what each one costs as of November 2026, and what to gather before you begin.

CHAPTER 1

A Note from Bill

Hello, and welcome. I'm Bill, and for more than 30 years I've helped people make technology behave. Here in Portage County, plenty of folks have kept their checkbook in Quicken for decades, and plenty of others are trying one of the newer budgeting apps for the first time, sometimes because a favorite app like Mint went away. Either way, the questions sound alike: "Is it safe to connect my bank?" "Why did my downloads stop?" "How do I get out of this app?"

This guide answers those questions in plain English. It covers **Quicken Classic** for Windows and Mac, **Quicken Simplifi**, **YNAB**, **Monarch** and **Rocket Money**. Most of all, it shows you how these programs connect to your accounts, and how to keep that connection under your control.

WHAT THIS DOES FOR YOU

What this guide does for you

It helps you pick an app that fits the way you like to keep track, connect your bank and card accounts the safe way, keep Quicken's data file backed up, and spot the scams aimed at people who use these tools. When you want to stop using an app, Chapter 31, *Canceling and Leaving an App Cleanly* shows how to cancel and disconnect cleanly.

GOOD TO KNOW

This guide covers the software, not your money decisions

I'll show you how to use these programs: where the buttons are, how connections work, how to stay safe. I won't tell you how much to save, what to spend, or what to do with investments or taxes. Those questions belong with you, your family, and a licensed financial or tax professional if you use one.

The big promise: you can't break it (mostly)

Looking around in a budgeting app is safe. Categories can be changed back, reports can be rerun, and a budget is only a plan on a screen. Two things deserve care, and this guide flags both clearly: your **Quicken data file**, which lives on your computer and should be backed up (Chapter 20, *Back Up Your Quicken File*), and the **connections to your bank**, which you should only ever set up yourself, through the app, never because someone called you.

You're never stuck alone

Take this at your own pace and in any order. And if you get stuck, call or text me at **(330) 200-8042**. Sometimes ten minutes with someone beside you is all it takes.

— Bill

CHAPTER 2

What a Budgeting App Does for You

A budgeting app is a notebook for your money that fills itself in. Instead of writing every check and card swipe into a register by hand, the app collects your transactions from your bank and card companies, sorts them into categories like Groceries or Utilities, and shows you where things stand.

What it can do for you

- **See every account in one place:** checking, savings, credit cards and loans side by side.
- **Know where the money went:** a simple chart of spending by category each month.
- **Catch surprises early:** a charge you don't recognize stands out when you look once a week.
- **Find forgotten subscriptions:** many apps flag charges that repeat every month.
- **Plan ahead:** upcoming bills and the money set aside for them.
- **Keep records:** years of history you can search, which helps at tax time.

What it doesn't do

- It doesn't replace your bank. Your money stays where it is; the app only looks at it.
- Most apps can't move money. Quicken's Direct Connect can, with some banks (Chapter 9, *Read-Only Access: What an App Can and Can't Do*).
- It doesn't make decisions for you. It shows the picture; you decide what it means.

TIP

Start with looking, not budgeting

You don't have to set up a budget on day one. Many people simply connect their accounts and look at the spending chart for a month. That alone answers "where does it all go?" Budgets can come later.

GOOD TO KNOW

Desktop program or phone app?

Quicken Classic is a program you install on a Windows or Mac computer; your records live in a file on that computer. The others (Simplifi, YNAB, Monarch, Rocket Money) keep your records online and work in a web browser and a phone app. Chapter 3, *Which App Is Which* compares them.

CHAPTER 3

Which App Is Which

Five names come up most often. They overlap, but each has its own personality. This chapter is a map, not a recommendation; the right one is the one you'll actually open.

App	What it is	Where it runs
Quicken Classic	The long-running desktop program: registers, bills, reports, investments.	Windows or Mac computer
Quicken Simplifi	Quicken's newer online app: spending plan, bills, watchlists.	Web browser and phone
YNAB	A hands-on budgeting method: give every dollar a job before you spend it.	Web browser and phone
Monarch	An online dashboard for accounts, budgets, investments and goals.	Web browser and phone
Rocket Money	Spending tracker best known for finding and canceling subscriptions.	Phone app and web

A few plain questions to help you choose

If…	Consider
I've used Quicken for years	Stay with Quicken Classic; your history is in that file.
I don't want to install anything	Simplifi, YNAB, Monarch or Rocket Money run online.
I want to plan every dollar	YNAB is built around that habit.
I mostly want to find subscriptions	Rocket Money is built around that job.
I'd rather not connect my bank	Any of them can be kept up by hand (Chapter 14, *Going Manual: Typing It In or Importing a File*).
I used Mint	See Chapter 4, *If You Used Mint* for what changed and how to move on.

TIP

Try before you commit

Each app offers a trial or a money-back window (Chapter 5, *What They Cost (as of November 2026)*). Set a phone reminder for the day before the trial ends so you decide on purpose instead of being billed by surprise.

GOOD TO KNOW

Credit Karma is not a budget app

Credit Karma tracks spending and credit, but Intuit's own help pages say it doesn't let you set monthly category budgets the way Mint did.

CHAPTER 4

If You Used Mint

Mint, Intuit's free budgeting app, closed on March 23, 2024. Intuit had announced in late 2023 that it would move Mint users to Credit Karma, its other personal-finance app. If you had Mint, nothing is left to recover there; the question now is where to keep track going forward.

What changed for former Mint users

- Mint was free because it showed ads and offers. The apps in this guide mostly charge a subscription.
- Credit Karma kept spending tracking but not category budgets.
- Before it closed, Mint let people request a copy of their data. If you saved that file, it may help.

If you saved a Mint download

1. Find the file on your computer. It's usually a spreadsheet file ending in **.csv**, often in your **Downloads** folder.
2. Copy it to a safe place, like a USB drive or your cloud storage, before you try anything.
3. In your new app, look for an **Import** option. YNAB, for example, imports spreadsheet files on its website (Chapter 14, *Going Manual: Typing It In or Importing a File*).
4. Follow the app's own import instructions. If the columns don't line up, stop and ask for help rather than forcing it.

HEADS UP

"Mint is back" offers

Be wary of emails or ads claiming to be Mint, a "new Mint," or a Mint data recovery service. Mint is gone. Choose a replacement by typing the company's address yourself, not through a link.

TIP

Don't rush to replace it

If Mint mostly showed you balances, your bank's own app may already do that. A paid budgeting app is worth it only if you'll use what it adds.

CHAPTER 5

What They Cost (as of November 2026)

Every app in this guide is a subscription, and prices and sales change often. Quicken in particular runs sales so often that two of its own pages can show different prices on the same day. Treat the figures below as a rough guide, and read the price on the company's own website at the moment you buy.

App	About what it costs (as of November 2026)	Billing
Quicken Classic (Starter, Deluxe, Premier, Business & Personal)	Starts at a few dollars a month during sales; higher tiers and regular prices cost more	Billed yearly
Quicken Simplifi	About $6.99 a month at the regular price; first-year sales are common	Billed yearly
YNAB	About $109 a year, or about $14.99 a month	Yearly or monthly
Monarch	About $100 a year, or about $14.99 a month	Yearly or monthly
Rocket Money	Free version; Premium is pay-what-you-choose, usually about $7.00 to $14.00 a month; Premium+ is $15 a month	Monthly or yearly

Free trials

YNAB is widely reported to offer a free trial of about a month with no card required, and Monarch a shorter one. Trial lengths change, and they can differ between the website and the phone app stores, so read the sign-up screen before you start.

HEADS UP

The renewal price is the real price

Sale and introductory prices usually apply to the first year. Before you buy, look for the line that says what renewal costs, and note your renewal date in Chapter 33, *Your Budgeting Apps Cheat-Sheet*.

GOOD TO KNOW

Got charged and didn't expect it?

Check your email for a receipt from the company, then look in the app's account or membership settings to see what you bought and when it renews. Contact the company through its own website or app first; refund rules differ from company to company. If you bought through the Apple App Store or Google Play, the refund request goes through Apple or Google (Chapter 31, *Canceling and Leaving an App Cleanly*).

TIP

One subscription, more people

If two of you share the household money, check the app's current pricing or help page to see whether a partner can share one subscription before you pay for two.

CHAPTER 6

Before You Start: A Short Checklist

Ten minutes of preparation saves an hour of frustration. Gather these before you sit down to set up any budgeting app.

1. **Your online banking sign-ins.** Make sure you can sign in to each bank and card website yourself first. If you can't, fix that with the bank before you involve an app.
2. **Your phone nearby.** Most banks send a one-time code by text or app when a new service connects.
3. **An email address you check.** Your app account, receipts and security alerts go there.
4. **A strong, new password** for the app itself, not one you use anywhere else. A password manager helps.
5. **A list of accounts** you want to include: checking, savings, each credit card, loans.
6. **A quiet half hour.** Connecting accounts goes faster without interruptions.

STAY SAFE

Only start from the real app or website

Download Quicken from quicken.com, and the others from their own websites or the official App Store or Google Play listing. Don't use a link from an email or a search ad; scammers buy ads that look like real software companies.

TIP

Start small

Connect one checking account and one credit card first. Live with it for a week. Add the rest once you're comfortable.

GOOD TO KNOW

Investment and retirement accounts

Most of these apps can show brokerage and retirement balances too. That's optional. Adding them only displays the numbers; it doesn't let the app trade or move anything.

Once you're ready, Chapter 7, *How Apps Connect to Your Bank* explains what happens behind the scenes when you connect a bank.

PART 2

Connecting Your Accounts Safely

How budgeting apps reach your bank, what they can and can't do once connected, two-step codes, and how to see and switch off every connection.

CHAPTER 7

How Apps Connect to Your Bank

When you tell a budgeting app "add my checking account," the app usually doesn't talk to your bank by itself. It hires a go-between called a **data aggregator**. The aggregator connects to your bank, collects your balances and transactions, and passes them to the app.

The names you'll see

Name	What it is
Plaid	The most common go-between. Many apps show a Plaid window when you connect.
MX	Another large go-between used by budgeting apps and some banks.
Mastercard Data Connect	Mastercard's go-between, formerly called Finicity.
Quicken's own partner	Quicken Classic uses its aggregation partner for Express Web Connect.

Monarch, for example, says it connects accounts through Plaid, Mastercard Data Connect (formerly Finicity) and MX, suggests the one that has worked best for your bank, and lets you switch to another if a connection keeps failing.

What connecting looks like

1. In the app, choose the option to add or connect an account.
2. Search for your bank by name. Pick the exact one; many banks have similar names.
3. Read the consent screen. It says which go-between is being used and what will be shared.
4. Sign in. Often your bank's own sign-in page opens (Chapter 8, *Your Bank's Own Sign-In Page (the Safer Kind)*); sometimes you type it into the go-between's window.
5. Approve the one-time code your bank sends, if asked.
6. Choose which accounts to share. You can leave some unchecked.

STAY SAFE

You start it, every time

A connection should only ever begin because you opened the app and tapped Add Account. No bank, app or helper will phone you to "finish connecting" or ask you to read a code aloud. That's a scam.

TIP

Pick accounts on purpose

On the screen that lists your accounts, uncheck any you don't want in the app, such as a joint account a relative manages.

CHAPTER 8

Your Bank's Own Sign-In Page (the Safer Kind)

More and more banks don't let an app hold your password at all. Instead, when you connect, the app sends you to a sign-in page run by **your bank itself**. You sign in there, approve access, and the bank hands the app a digital pass, sometimes called a token. Behind the scenes this is called **OAuth**, but you don't need the word, just the habit of noticing it.

Why it's better for you

- The app never sees or stores your bank password.
- If you change your bank password later, the connection often keeps working.
- You can often see and cancel the app's access from inside your bank's website.

Quicken Simplifi's help center describes it this way: it's a secure way for the app to talk to your bank without your bank password being shared with Simplifi. You're sent to your bank's own website, you sign in there, and you approve specific accounts. The bank keeps the connection until it expires or until you revoke access through your bank.

How to tell you're on the real bank page

1. Look at the address bar or the top of the sign-in window. It should show your bank's own web address.
2. Check the logo and colors match the bank you picked.
3. Sign in the way you always do, including any code the bank sends.
4. Approve the specific accounts the app is asking for.

GOOD TO KNOW

Why you may have to reconnect once a year

Because the pass expires on purpose, an app may ask you to sign in to the bank again every so often. That's normal. Do it from inside the app, not from an email link.

CHAPTER 9

Read-Only Access: What an App Can and Can't Do

The biggest worry people have is simple: "If I connect my bank, can this app take my money?" For most budgeting apps, the answer is no. They get **read-only** access: they can look, but they can't touch.

App and connection	What it can do
Simplifi, YNAB, Monarch	Built to download balances and transactions so you can see them. Check each app's security page for its exact wording.
Rocket Money	Reads transactions; acts on cancellations or bills only when you ask it to.
Quicken Classic, Direct Connect	Two-way with some banks: downloads, and can send bill payments and transfers. Your bank may charge for it.
Quicken Classic, Express Web Connect	One-way download through Quicken's server. Quicken's own bill-pay options may still be offered.
Quicken Classic, Web Connect	You download a file yourself; nothing connects and nothing is paid from Quicken.

HEADS UP

Read-only still means sensitive

An app that can only read still sees your balances, who you pay and where you shop. Treat its password like your bank's, and turn on every security option it offers.

GOOD TO KNOW

Rocket Money acting on your behalf

Rocket Money's subscription canceling and bill-negotiation services act for you with the company you name. Read exactly what you're authorizing before you tap. Bill negotiation moved to the Premium+ plan on November 2, 2026 (Chapter 27, *Rocket Money*).

TIP

If you prefer zero connection

Every app here also lets you type in transactions or import a file from your bank instead. Chapter 14, *Going Manual: Typing It In or Importing a File* shows how.

CHAPTER 10

Two-Step Codes and Your Budget App

Two-step sign-in (also called two-factor or multi-factor) means that after your password, you also enter a short code sent to your phone. It's one of the best protections you can have, and it shows up in two separate places with budgeting apps.

1. Codes from your bank

When an app connects to your bank, it's usually the **bank** that decides whether to send you a code, and how often. Some banks ask once; some ask again every so often. The code arrives from your bank, the same way it does when you sign in to the bank's own website.

2. Codes for the app itself

Your budgeting app account has its own password. If the app offers two-step sign-in in its security or account settings, turn it on. Look under names like **Security**, **Account** or **Sign-in & security**.

1. Open the app's settings and find the security section.
2. Look for two-step, two-factor or multi-factor sign-in.
3. Choose an authenticator app or text messages, and follow the steps.
4. Save any backup codes it gives you somewhere safe, like your password manager.

SCAM ALERT

Never read a code to a caller

A one-time code is like a key you only hand to the app, on your own screen. If anyone calls, texts or emails asking you to read back a code, even someone claiming to be your bank or Quicken, hang up. The FTC warns that real companies won't ask you for a verification code.

TIP

Quicken asking for codes too often?

If your bank asks for a code on every Quicken update, that's usually a bank setting. Some people find it calmer to update once a day instead of many times.

CHAPTER 11

Forgot Your Password or Locked Out

Everyone forgets a password eventually. The fix is almost always a reset link sent to your email. What matters is doing it from the real app or website, so you don't land on a fake page.

Resetting an app password

1. Open the app or type its address yourself: quicken.com, simplifi.quicken.com, ynab.com, monarch.com or rocketmoney.com.
2. On the sign-in screen, tap the link for a forgotten password.
3. Enter the email address on your account.
4. Open the reset email on your own device and choose a new password you haven't used before.
5. Sign in, then check that your connected accounts still update.

GOOD TO KNOW

Your Quicken ID

Your Quicken ID is the account you sign in with on quicken.com and in Quicken Classic; it's tied to your email address. If Quicken won't accept it, try each email address you've used over the years before you create a new one.

Two different passwords in Quicken Classic

Quicken Classic can also have a separate **data file password** that protects the file on your computer. That's different from your Quicken ID. If Quicken asks for a password you don't remember adding, read Quicken's support article on password messages before trying random guesses, and make sure you have a backup (Chapter 20, *Back Up Your Quicken File*).

HEADS UP

Locked out of your bank, too?

If the bank itself has locked you out, call the number on the back of your card. Don't search for a "bank unlock" phone number online.

CHAPTER 12

Seeing and Switching Off Connections

Every app you connect keeps a doorway to your accounts open until you close it. Closing doorways you no longer use is good housekeeping. There are three places to do it, and the safest approach is to use all three when you leave an app.

1. In the app

Each app has an accounts or connections list in its settings where you can disconnect an account or switch it to manual. In Simplifi, it's **Settings > Accounts**, then the three dots beside the account and **Make manual**. In the other apps, look in the account's own settings for an unlink or disconnect option.

2. At the go-between

If an app used Plaid, the free **Plaid Portal** at **my.plaid.com** lists every app you've connected through Plaid and lets you disconnect each one: choose the app on the **Overview** tab, scroll to **Manage connections**, and choose **Disconnect app**. The easier-life topic in this guide walks through it step by step.

3. At your bank

Many banks now show a list of connected apps in their security or privacy settings. Names vary by bank; look for words like **connected apps**, **third-party access** or **linked apps**, or ask the bank where to find it.

HEADS UP

Disconnecting isn't deleting

Plaid's help pages note that disconnecting stops future sharing, but an app may keep data it already collected. To remove that, ask the app itself to delete your account (Chapter 31, *Canceling and Leaving an App Cleanly*).

TIP

A yearly check-up

Once a year, look through all three lists. Anything you don't recognize or no longer use, switch off.

CHAPTER 13

Your Data Rights: Where the Federal Rule Stands

In October 2024, the Consumer Financial Protection Bureau (CFPB) finalized a rule on personal financial data rights. In plain terms, it was meant to give you a right to have your bank share your data with apps you choose, safely, and to let you turn that sharing off.

Where it stands in November 2026

- The original rule set compliance dates in stages, the first on April 1, 2026, for the largest banks.
- In August 2025, the CFPB opened a reconsideration of the rule.
- In 2026 a federal court barred enforcement of the rule while the CFPB reconsiders it.
- In August 2026 the CFPB sent a revised proposal for government review; as of November 2026 the rule is being rewritten.

GOOD TO KNOW

What this means for you today

Nothing changes in how you use your app this month. The practical protections are the same: connect only apps you chose, prefer your bank's own sign-in page, and switch off connections you no longer use.

TIP

Where to check for updates

The CFPB's Personal Financial Data Rights page at consumerfinance.gov is the official source. Ignore emails that say a new rule requires you to "re-verify" your bank details; that's a scam pattern.

This guide reports where the rule stands; it isn't legal advice.

CHAPTER 14

Going Manual: Typing It In or Importing a File

You don't have to connect anything. Every app in this guide works with accounts you keep up yourself. Some people prefer it: nothing is shared, and typing each transaction keeps you closely in touch with your spending.

Three ways to go manual

Way	What it means
Type it in	Add each transaction by hand, like a checkbook register.
Import a file	Download a file from your bank's website and bring it into the app.
Switch an account to manual	Keep the history but stop the automatic connection.

Importing a file in YNAB

1. On your bank's website, download your recent transactions. Choose **QFX**, **OFX**, **QIF** or **CSV** if offered.
2. Open YNAB in a web browser on a computer, or on an iPad. File import isn't on the iPhone or Android app.
3. Open the account and drag the file onto YNAB, or use the import option.
4. Review the preview and confirm only the transactions you want.

> GOOD TO KNOW
>
> **YNAB doesn't keep the file**
>
> YNAB says it doesn't keep your file after import, and it skips transactions with the same date and amount as ones already there.

In Quicken and Simplifi

Quicken Classic calls the file method **Web Connect**: you download a QFX file from your bank's website and Quicken reads it. Simplifi lets you switch a connected account to manual mode, and if your bank isn't supported, you can create a manual account; nothing downloads automatically.

PART 3

Quicken Classic on Windows and Mac

Setting up the desktop program, how its downloads work, everyday registers, bills and reports, backing up your data file, moving to a new computer, and what to do when downloads stop.

CHAPTER 15

Getting Quicken Classic Set Up

Quicken Classic is a program you install on your own Windows PC or Mac. Your records live in a **data file** on that computer, not on Quicken's website. That's why Quicken has a reputation for keeping decades of history, and also why backing up matters so much (Chapter 20, *Back Up Your Quicken File*).

Installing it the safe way

1. Type **quicken.com** into your web browser yourself. Don't use a search ad or an email link.
2. Sign in with your **Quicken ID**, or create one with an email address you check.
3. Choose your plan and download the installer for Windows or Mac.
4. Open the downloaded file and follow the on-screen steps. Restart the computer if it asks.
5. Open Quicken and sign in with the same Quicken ID.

Your first data file

1. When Quicken asks, choose to start a **new file**, or open an existing file if you already have one.
2. Give the file a plain name, like **Home Finances**, and note where Quicken saves it.
3. Add your first account, usually your main checking account. Chapter 16, *How Quicken Downloads Work* explains the choices Quicken offers.
4. Let Quicken download your recent transactions, then look them over.

TIP

Already have a Quicken file?

If you're installing on a new computer, don't start a new file. Bring your old one across instead (Chapter 21, *Moving Quicken to a New Computer*), so you keep every year of history.

GOOD TO KNOW

Windows and Mac are different programs

Quicken Classic for Windows and Quicken Classic for Mac look different and keep their menus in different places. This guide gives both where they differ. A file from one can be converted for the other, but it isn't a simple copy.

CHAPTER 16

How Quicken Downloads Work

Quicken talks to banks in more than one way, and the way your bank supports decides what Quicken can do. You usually don't choose; Quicken offers what your bank allows. Knowing the names helps when something goes wrong.

Connection type	How it works	Good to know
Express Web Connect (called Quicken Connect on Mac)	One-way download, run automatically through Quicken's server.	No fee to use. The most common type.
Direct Connect	Two-way link between Quicken and your bank.	Can send bill payments and transfers. Some banks charge for it.
Web Connect	You download a file from your bank's website and Quicken reads it.	Nothing stays connected. Not for bill pay.

One Step Update

In Quicken Classic for Windows, **One Step Update** is the button that downloads new transactions from every connected account at once. Quicken may ask you to sign in to your Quicken ID or approve a bank code while it runs.

1. Open Quicken and wait for it to finish opening your file.
2. Click **One Step Update** (the circular arrows near the top of the window).
3. Enter any password or bank code Quicken asks for.
4. When it finishes, read the summary. Any account with a problem shows a note you can click.

TIP

Which type does my bank use?

Your bank's own help pages usually say which Quicken connection it supports. Many banks and credit unions have a Quicken page; search their website for "Quicken."

HEADS UP

Downloads are only as good as your review

Quicken matches downloaded transactions to ones you typed in. Glance at each download for duplicates or odd categories before you accept them.

CHAPTER 17

Your Register, Categories and Payees

The **register** is Quicken's checkbook: one line per transaction, with a running balance. If you've ever balanced a paper checkbook, it will feel familiar.

Reading a register line

Column	What it means
Date	When the money moved.
Payee	Who you paid, or who paid you.
Category	What it was for, such as Groceries or Utilities.
Payment / Deposit	Money out, or money in.
Cleared (C or R)	C means the bank has it; R means you've reconciled it.

Fixing a category

1. Click the transaction in the register.
2. Click in the **Category** box and choose the right one, or type a few letters to find it.
3. Press **Enter**, or click **Save**, to keep the change.
4. If Quicken offers to use that category for this payee every time, say yes if it's always the same kind of spending.

TIP

Fewer categories, clearer picture

A dozen categories you understand beat a hundred you don't. You can always split one later.

GOOD TO KNOW

Payee names from the bank look odd

Banks send names like "POS DEBIT KROGER 0412." Quicken can rename payees so they read plainly; look for payee renaming rules in Quicken's preferences or settings.

WHAT THIS DOES FOR YOU

Reconciling, the old-fashioned peace of mind

Once a month, compare Quicken with your bank statement using the Reconcile option on the account. When they match, you know nothing was missed or doubled.

CHAPTER 18

Bills and Reminders in Quicken

Quicken can remember your regular bills, show you what's coming due, and project your balance forward so you can see whether there's enough in checking before the electric bill arrives.

Adding a bill reminder

1. Open the bills section of Quicken (on Windows it's the **Bills & Income** tab).
2. Choose to add a reminder, and pick the payee, such as your electric company.
3. Enter the usual amount and the due date, and choose how often it repeats.
4. Save it. Quicken now shows it in the upcoming list until you mark it paid or enter it.

Reminders versus paying

A reminder only reminds. Whether Quicken can actually **pay** a bill depends on your bank's connection type (Chapter 16, *How Quicken Downloads Work*) and which Quicken bill-pay options your plan includes. Many people keep reminders in Quicken and pay through the bank's own website or app.

TIP

Use reminders for the once-a-year bills

Property tax, car registration, insurance premiums: the bills you forget are the yearly ones. Put them in Quicken once and they come back every year.

HEADS UP

Don't let a reminder double-count

If you enter a bill from a reminder and then the same payment downloads from the bank, Quicken usually matches them. If you see both, delete the extra one, not the downloaded one.

CHAPTER 19

Reports You'll Actually Use

Years of tidy records are only useful if you can find what you need. Quicken's reports turn the register into answers.

Report	What it answers
Spending by category	Where the money went this month or this year.
Spending by payee	How much went to one store, doctor or utility.
Itemized categories	Every transaction in a category, handy for gathering records at tax time.
Net worth	Everything you own minus everything you owe, if you track those accounts.

Running a report

1. Open the **Reports** menu.
2. Choose a report, such as spending by category.
3. Change the date range at the top, for example to last year.
4. Print it, or save it as a PDF from the print window, if you want a copy.

TIP

Tags for things that cross categories

Quicken lets you add a tag to transactions, such as "Mom's care" or "Cabin." A report by tag then pulls them together, whatever category they're in.

GOOD TO KNOW

Reports help you gather records, not do taxes

A report can collect every medical payment in one list. What counts for your taxes is a question for your tax preparer.

CHAPTER 20

Back Up Your Quicken File

This is the most important chapter for Quicken Classic users. Your whole financial history is in one file on your computer. If the computer fails, is stolen, or the file is damaged, a backup is the only way back.

On Windows

1. Plug in a USB flash drive, if you want the backup there.
2. In Quicken, open the **File** menu and choose the backup option (**Backup and Restore**, then the backup choice).
3. Choose where to save it: your computer, the USB drive, or Dropbox.
4. Click to back up, and wait for the message that it's done.

A Quicken for Windows data file ends in **.QDF**; a backup ends in **.QDF-Backup**. To bring a backup back, use **File > Backup and Restore > Restore from Backup File**.

On a Mac

In Quicken for Mac, use **File > Save a Backup** and choose a location such as a flash drive. Mac backups end in **.quickenbackup**. The easier-life topic in this guide walks through it.

HEADS UP

Don't overwrite your current file

Quicken's help warns against overwriting files when you restore. Rename the current file first if you want to keep it, so you can go back if the restore isn't what you expected.

TIP

Two copies, two places

Keep one backup on a USB drive in a drawer and one somewhere else, such as cloud storage or a relative's house. Back up after every big session, and at least once a month.

CHAPTER 21

Moving Quicken to a New Computer

New computer, same Quicken history. The move is really just a backup on the old computer and a restore on the new one. Do it before you give away or recycle the old machine.

1. On the **old** computer, open Quicken and make a fresh backup to a USB drive (Chapter 20, *Back Up Your Quicken File*).
2. On the **new** computer, install Quicken from quicken.com and sign in with the same Quicken ID (Chapter 15, *Getting Quicken Classic Set Up*).
3. Plug in the USB drive and restore the backup from Quicken's File menu.
4. Run an update and check that your accounts download.
5. Keep the old computer, untouched, for a week or two until you're sure everything came across.

Switching between Windows and Mac

Quicken says a backup can't simply be opened on the other system. You first restore it in the program it came from, then convert it for the new one. Quicken's Online Backup files also restore only on the same operating system they were made on.

STAY SAFE

Wipe the old computer afterward

Once the move is confirmed, delete the Quicken file from the old computer and reset it before it leaves your house. It holds years of account details.

FROM BILL

This is a good job to hand off

Moving Quicken between computers, especially Windows to Mac, is exactly the kind of careful job I help with (Chapter 32, *When to Call Bill*).

CHAPTER 22

When Quicken Downloads Stop Working

Sooner or later an account stops updating or shows an error code. It's frustrating, but it's usually fixable, and it almost never means your money is at risk. Work through these one at a time.

1. **Back up first.** Before any repair, make a backup (Chapter 20, *Back Up Your Quicken File*).
2. **Try the one account.** In the account's register, click the gear (Account Actions) and choose **Update Now**.
3. **Check the bank.** Sign in to the bank's own website. If the bank needs you to accept new terms or reset a password, do that first.
4. **Reset the connection.** On Windows, go to **Tools > Account List**, click **Edit** on the account, open **Online Services**, and choose **Reset Account**.
5. **Deactivate and reconnect.** If the reset fails, turn off downloads for that account, then add it again through **Tools > Add Account**.
6. **Check the file.** Use **File > Validate and Repair File**, with a fresh backup made first.

TIP

One bad account can slow the rest

Quicken support notes that a single troubled account can slow or freeze the whole update. Reconnecting the accounts one by one helps find it. Turning off a VPN or extra security software for a moment can also help.

GOOD TO KNOW

Some outages are on the bank's side

If many people's downloads from the same bank stop at once, waiting a day or two is often the fix. Quicken's community forum is a good place to see whether others have the same problem.

SCAM ALERT

Don't search for a "Quicken help number"

When downloads fail, people search for help, and scammers buy ads for fake Quicken support lines. Get help through quicken.com/support only (Chapter 29, *Scams Aimed at Budgeting-App Users*).

CHAPTER 23

If Your Quicken Membership Ends

Quicken Classic is a subscription. If you let it lapse, you don't lose your file, but some things stop. Knowing the difference helps you decide calmly whether to renew.

What happens	Details
Keeps working (Deluxe and higher)	Opening your file, viewing, editing and exporting, and typing in transactions by hand.
Starter	Becomes read-only when the membership ends.
Stops	Transaction downloads, quotes, mobile and web sync, online bill pay, and Quicken Support.
Also stops	Updates to the program.

GOOD TO KNOW

Simplifi works differently

Quicken's Data Access Guarantee covers Quicken Classic Deluxe and higher. It doesn't cover Quicken Simplifi, which lives online. If you leave Simplifi, export what you want to keep first (Chapter 31, *Canceling and Leaving an App Cleanly*).

HEADS UP

Older, unsupported versions

Quicken doesn't provide updates or security patches for discontinued versions. An old copy can still open your file, but keep that computer's other software up to date and be careful with it.

TIP

Find your renewal date

Sign in at quicken.com and open your account page to see when your membership renews. Write it in Chapter 33, *Your Budgeting Apps Cheat-Sheet* so the charge never surprises you.

PART 4

The Online Budgeting Apps

Quicken Simplifi, YNAB, Monarch and Rocket Money: what each is good at, the everyday jobs in each, and a simple weekly routine that works in any of them.

CHAPTER 24

Quicken Simplifi

Quicken Simplifi is Quicken's online app. There's nothing to install on a computer: you use it in a web browser at simplifi.quicken.com or in the phone app, and your records are kept online. It's built around a **spending plan**, upcoming bills, and watchlists for the spending you care about.

The main screens

Screen	What it's for
Dashboard	Balances, recent spending and what's coming up, at a glance.
Spending Plan	What's left to spend this month after bills and savings.
Transactions	Every download, which you can recategorize or search.
Watchlist	A running total for a category, payee or tag you want to keep an eye on.
Settings > Accounts	Your connected and manual accounts, and where to disconnect one.

Making an account manual

1. On the web, hover over the left panel and choose **Settings**, then **Accounts**. On the phone, open the menu (three lines), then **Settings > Accounts**.
2. Find the account and click or tap the three dots at the end of its row.
3. Choose **Make manual** and confirm.
4. The account moves down to the **Manual Accounts** section. Nothing downloads for it from now on.

TIP

Manual accounts for cash

Simplifi's help suggests manual accounts for cash, offline accounts, or banks it can't connect to. A "Cash in wallet" account is a simple way to track pocket money.

GOOD TO KNOW

Same company, separate product

Simplifi and Quicken Classic are separate subscriptions with separate data. Buying one doesn't move your Quicken Classic file into Simplifi.

CHAPTER 25

YNAB (You Need A Budget)

YNAB is as much a habit as an app. Its idea is to give every dollar you have right now a job, such as rent, groceries or the car insurance due in six months, before you spend it. It asks more of you than the other apps, and people who like that hands-on approach tend to love it.

How a YNAB month works

1. When money arrives, YNAB shows it as **Ready to Assign**.
2. You assign it to categories until there's nothing left to assign.
3. As you spend, transactions come in from your bank or you type them, and each comes out of its category.
4. If a category runs short, you move money from another category. That's normal, not failure.

Bringing in transactions without linking

YNAB can import a file you download from your bank: **CSV**, **QFX**, **OFX** or **QIF**. Your bank may call QFX and OFX "Quicken" or "Money" files. This works in YNAB on the web or an iPad, not on the iPhone or Android app. Drag the file anywhere onto YNAB to start (Chapter 14, *Going Manual: Typing It In or Importing a File*).

TIP

Give it a month

YNAB's approach feels odd for the first few weeks. If you try it, give it a full month before judging, and use the trial to do it (Chapter 5, *What They Cost (as of November 2026)*).

HEADS UP

Duplicates when you import

YNAB skips imported transactions that have exactly the same date and amount as ones already there. Two genuine same-day, same-amount charges may need adding by hand.

CHAPTER 26

Monarch

Monarch is an online dashboard for your whole financial picture: bank and card accounts, budgets, investments, loans and goals, in a web browser and a phone app. Many former Mint users moved to it.

When an account won't connect

Monarch uses three go-betweens: Plaid, Mastercard Data Connect (formerly Finicity) and MX (Chapter 7, *How Apps Connect to Your Bank*). It suggests the one that has historically worked best for your bank, but you can switch to another if a connection keeps failing.

1. Open the account in Monarch and look at its connection status.
2. If it's failing, check Monarch's connection status pages to see whether that bank is having trouble for everyone.
3. Try reconnecting with a different data provider when Monarch offers one.
4. If none work, add the account as a manual account and update it yourself.

TIP

Homes and cars

Monarch can also track the estimated value of a home or vehicle through direct connections. That's an estimate for your own picture, not an appraisal.

GOOD TO KNOW

Several providers, several places to disconnect

Because Monarch may use Plaid, Mastercard or MX, the Plaid Portal only shows connections made through Plaid. Disconnect inside Monarch and at your bank as well (Chapter 12, *Seeing and Switching Off Connections*).

CHAPTER 27

Rocket Money

Rocket Money (once called Truebill) is best known for finding the subscriptions and repeating charges you forgot about. It also tracks spending and balances, and its paid plans can try to cancel subscriptions or negotiate bills for you.

The plans, as of November 2026

Plan	What you get
Free	Spending tracking and a list of your recurring charges.
Premium	Pay-what-you-choose; Rocket Money says the range is usually about $7.00 to $14.00 a month.
Premium+	$15 a month plus tax; adds bill negotiation with no success fee, plus other extras.

Rocket Money's help center says that as of November 2, 2026, bill negotiation is available only to Premium+ members. Before that, anyone could use it for a share of the first year's savings.

Reviewing your recurring charges

1. Open Rocket Money and connect at least your main checking account and credit cards.
2. Open the recurring or subscriptions list it builds from your transactions.
3. Look down the list for anything you don't use or don't recognize.
4. To cancel, it's usually simplest to cancel directly with that company yourself. Paid plans can also try to cancel for you.

HEADS UP

Read what you're authorizing

Canceling or negotiating for you means Rocket Money contacts the company in your name, and it may ask for that account's login. Decide whether you're comfortable with that before you tap.

GOOD TO KNOW

Canceling Premium isn't deleting

Ending a paid Rocket Money plan leaves your free account, and its bank connections, in place. To remove everything, see Chapter 31, *Canceling and Leaving an App Cleanly*.

CHAPTER 28

A Ten-Minute Weekly Routine

Whichever app you pick, the value comes from looking at it. A short, regular check-in beats a long session once a year. Pick a day, such as Sunday morning with coffee.

1. **Update.** Open the app and let it download (in Quicken Classic, run One Step Update).
2. **Scan for strangers.** Read the week's transactions. Anything you don't recognize, check with your bank using the number on your card.
3. **Fix categories.** Correct the few the app guessed wrong.
4. **Look ahead.** Check the bills coming in the next two weeks.
5. **Check connections.** If an account shows an error, fix it now (Chapter 22, *When Quicken Downloads Stop Working*) rather than letting weeks pile up.
6. **Quicken users:** make a backup once a month (Chapter 20, *Back Up Your Quicken File*).

WHAT THIS DOES FOR YOU

Why the weekly look matters

A charge you don't recognize is easiest to dispute when it's recent. Your weekly look is also an early warning for a card that's been copied or a subscription that quietly went up.

TIP

Turn on low-balance and large-charge alerts at your bank

Budgeting apps show you things when you open them. Your bank's own alerts can tell you right away. The two work well together.

GOOD TO KNOW

Leave room for imperfection

Categories will be wrong sometimes, and a month will go over budget. The goal is knowing where things stand, not a perfect spreadsheet.

PART 5

Staying Safe & Getting Help

The scams aimed at people who use money software, sharing access with family safely, leaving an app cleanly, and when to call Bill.

CHAPTER 29

Scams Aimed at Budgeting-App Users

Money software attracts scammers because the people who use it have accounts worth stealing from. The tricks are old ones, dressed up to look like your app.

Fake support numbers

Quicken users report fake "Quicken support" numbers showing up in web searches and ads, and fake websites that look like Quicken's. Callers have asked for card numbers or remote access to the computer and quoted large fees for "repairs." Quicken staff say the real support number appears on your **My Account** page after you sign in at quicken.com, and that quicken.com/support is the place to start.

SCAM ALERT

Report a fake Quicken number

Quicken asks people to forward fake numbers, websites, messages and screenshots to its fraud team at **spoof@quicken.com**.

Other patterns to know

- **"Your account connection is broken, call us."** Real apps show connection problems inside the app. Fix them there.
- **"Read me the code we just sent."** No real company needs your one-time code (Chapter 10, *Two-Step Codes and Your Budget App*).
- **"Let me connect to your computer to fix Quicken."** Hang up. Never let a caller you didn't seek out onto your computer.
- **"Your subscription renewed for $399, call to cancel."** A fake invoice email. Check your real account by typing the address yourself.
- **"Mint is back" or "recover your Mint data."** Mint closed in 2024 (Chapter 4, *If You Used Mint*).

STAY SAFE

If you already gave someone access

Turn off the computer's internet, change your bank and app passwords from another device, call your bank using the number on your card, and report it at **ReportFraud.ftc.gov**. Then call me to check the computer (Chapter 32, *When to Call Bill*).

CHAPTER 30

Sharing With Family Safely

Families often want to help: an adult child keeping an eye on a parent's accounts, or a spouse taking over the bookkeeping. Budgeting apps can help, if access is shared the right way.

Good ways to share

- **Sit together** for the weekly look (Chapter 28, *A Ten-Minute Weekly Routine*). No passwords change hands.
- **Use the app's own sharing feature** if it has one, so each person has their own sign-in.
- **Keep passwords in a shared password manager** rather than on a sticky note, if you do share.
- **Share reports, not logins:** print or save a monthly spending report as a PDF and send that.

Ways to avoid

- Giving your **bank** password to a relative so they can connect an app for you.
- Letting a helper set up connections on their phone with your bank login.
- Leaving the app signed in on a shared family computer.

GOOD TO KNOW

Power of attorney and bank access

If a family member needs to manage your money, the bank has proper ways to add them, such as a joint account or a documented power of attorney. Ask the bank; that's a legal question, not an app setting.

TIP

Write down who has access

Use the fill-in table in Chapter 33, *Your Budgeting Apps Cheat-Sheet* to note which apps are connected and who can sign in to them.

CHAPTER 31

Canceling and Leaving an App Cleanly

Leaving an app takes four steps: save what you want, stop the payments, close the connections, and delete the account. Skipping one leaves either a charge or a doorway open.

1. **Save your history.** Export your transactions or reports first. Quicken Classic users keep their data file; Simplifi users should export before leaving.
2. **Cancel the subscription where you bought it.** If you paid on the company's website, cancel in your account there. If you paid through the App Store or Google Play, cancel there.
3. **Disconnect your banks** in the app, at the Plaid Portal, and at your bank (Chapter 12, *Seeing and Switching Off Connections*).
4. **Delete the account** from the app's settings, and watch for the confirmation email.
5. **Check your next card statement** to make sure the charge stopped.

Canceling through Apple or Google

Bought on	Cancel here
iPhone or iPad	**Settings**, tap your name, then **Subscriptions**, choose the app, and **Cancel Subscription**.
Android	Open the **Google Play Store**, tap your profile picture, then **Payments & subscriptions > Subscriptions**.

HEADS UP

Deleting the app doesn't cancel it

Removing an app from your phone doesn't stop its subscription. Google says so plainly for Google Play subscriptions, and the same is true on iPhone.

GOOD TO KNOW

Rocket Money: two separate steps

In Rocket Money, ending Premium and deleting your account are separate. Cancel Premium first, then look for the delete option in the app's profile settings. Deleting removes your data permanently.

TIP

Leaving Quicken Classic

If you stop paying for Quicken Classic Deluxe or higher, you can still open and view your file (Chapter 23, *If Your Quicken Membership Ends*). Keep one last backup somewhere safe.

CHAPTER 32

When to Call Bill

Most of what's in this guide you can do on your own, at your own pace. But some jobs go faster and calmer with someone beside you. That's what my **Device Training** sessions are for: we sit down with your own computer or phone and do it together, so you can do it yourself next time.

Good reasons to call

- Setting up Quicken, Simplifi, YNAB, Monarch or Rocket Money and connecting your first accounts.
- Moving Quicken Classic to a new computer, or from Windows to Mac.
- Setting up a backup routine for your Quicken file that actually happens.
- Downloads that stopped and won't come back after the steps in Chapter 22, *When Quicken Downloads Stop Working*.
- Cleaning out old app connections at your bank and the Plaid Portal.
- Leaving an app and making sure the charges and connections really stopped.
- A call or pop-up claiming to be Quicken or your bank that you're not sure about.

SCAM ALERT

If someone already got into your computer

Call your bank first, using the number on your card. Then call me, and I'll check the computer and help you change passwords safely (Chapter 29, *Scams Aimed at Budgeting-App Users*).

GOOD TO KNOW

What I do and don't help with

I help with the software: setup, connections, backups, safety. I don't give financial, tax or investment advice; those questions belong with a licensed professional you trust.

How to reach me

Call or text **(330) 200-8042**, or book a time at **billshometech.com/book**. Bill's Home Tech serves **Portage County, Ohio**, and I bring 30+ years of professional experience to every visit. If you reach my assistant **Sophie** on the main line, she can answer simple questions

and get you on my schedule.

> **FROM BILL**
>
> ### What it costs
>
> My help is $49 remote · $99 in your home. The guides themselves are free to read and share.

— Bill

CHAPTER 33

Your Budgeting Apps Cheat-Sheet

The jobs you'll do most

I want to…	Do this
Download new transactions in Quicken (Windows)	Click **One Step Update**.
Back up Quicken (Windows)	**File** menu, backup option, choose the USB drive.
Back up Quicken (Mac)	**File > Save a Backup**.
Restore Quicken (Windows)	**File > Backup and Restore > Restore from Backup File**.
Fix one Quicken account	**Tools > Account List > Edit > Online Services > Reset Account**.
Make a Simplifi account manual	**Settings > Accounts**, three dots, **Make manual**.
Import a file into YNAB	On the web or iPad, drag the bank file onto YNAB.
Disconnect a Plaid connection	**my.plaid.com**, choose the app, **Disconnect app**.

Five safety rules

1. Start every connection yourself, from inside the real app.
2. Never read a one-time code to anyone who contacted you.
3. Get support only through the company's own website or app, never a number from a search ad.
4. Disconnect apps you stop using, in the app, at Plaid and at your bank.
5. Quicken users: back up monthly, to two places.

Keep this handy

Item	Write it here
App(s) I use	_____
Sign-in email for each app	_____
Renewal date and price	_____
Where my Quicken backups are	_____
Accounts connected	_____

Item	Write it here
Family members with access	_____
Bill's Home Tech	(330) 200-8042 · billshometech.com/book

FROM BILL

You're not doing this alone

If anything in this guide doesn't match your screen, or you just want a second pair of eyes, call or text me at (330) 200-8042. Take your time; there's no wrong question.