

Tracking your credit cards

If your credit card company supports downloading transactions into Quicken, you may never have to enter your credit card transactions manually. Just download the transactions and verify or assign categories as you accept them into your Quicken register. To do so, you need to [add an account](#) for each credit card that you track transactions for in Quicken. It's usually best to start with the one you use most often.

What can I do?

- [How do I add a spending account \(checking, savings, or credit card\)?](#)
- [How do I enter a credit card transaction in a credit card account register?](#)
- [How do I make a credit card account payment?](#)

More information

Save more time with transaction download

Updating transactions and balances from your participating financial institution helps you save time and improve the accuracy of your record keeping. Typically, when a credit card purchase is processed, you find out about it the next time you download transactions. If you use [Direct Connect](#) and your financial institution supports it, you can also [transfer money between two online accounts](#) at the same financial institution.

Use transaction download to automate all of your credit card transaction entries. To get started, see [downloading transactions for my account](#). If you're using a Quicken Credit Card you can add your account and begin downloaded transactions right away.

Find out how you're using your credit cards

Create reports and graphs that show where you spent your money, including your credit card expenditures. Quicken automatically uses category information to create many different reports and graphs. For example, the Spending tab allows you to click through each transaction category to help you understand where your money is going, the income and expense by category report totals your spending and income by category, and the expense summary graph shows your spending for each expense category as a percentage of your total spending. You can also set up a budget to monitor your spending by category, if you like.

See [How do I create a report or graph?](#) for help with reporting your credit card expenses. See [How do I create a budget?](#) for help with setting up a budget to monitor your spending.

Tracking credit cards as bills

You can add to the benefits of tracking credit cards in accounts by also [tracking credit cards as bills](#).