

About budget amounts

When you first [create a budget](#), Quicken sets up estimated budget amounts based on your spending history. You can view and change those amounts as described below.

Amounts displayed in the Budget window

Budget summary

At the top of the window is a budget summary for the selected date range.

- If you are budgeting expenses (most people do) the summary shows the total amount you have budgeted, how much you have spent, and how much you have left (or how much you have overspent).
- If you are budgeting income and you have unbudgeted money remaining, this "extra" amount is displayed as Savings in the summary.

Red and green bars or lines

In Graph View, each category group and category has either a green, red or grey bar next to it.

- For expense categories: A green bar means that you have spent as much or less than you budgeted; a red bar means that you have spent more than you budgeted. The actual amount you've spent appears as a number in the bar.
- For income categories: A green bar means that you have received as much or more income than you budgeted; a red bar means that you have received less income than you budgeted. The sum of your income in the category appears as a number in the bar.
- A grey bar (no green or red at all) means that there has been no income or expense activity in the category group or category during the selected date range.
- A light green or light red segment within a bar means that there are reminder transactions (transactions that will occur in the future) included in the category group or category. The sum of the reminder transactions appears as a number in the segment.

In Annual View, each month has either a green or red line under its column header(s).

- For each month: If you are on budget, or under budget, the line is green; if you are over budget, the line is red.

Budget columns and amounts

You'll see a lot of different numbers in the Budget window. Here is a brief description of where they appear and what they mean.

- Budget column: The budget amounts you've assigned to each category for the selected date range.
- Actual column (in Annual View): The actual amounts spent or received in each of your budget groups and categories for the selected date range. You cannot change the actual amounts in your budget because they are calculated based on the sum of your transactions. If the actual amounts are incorrect, you'll need to change the transactions themselves. Click any actual amount to see your monthly spending or income history for a category.
- Actual amounts (in Graph View): The red and green colored bars display the actual amounts spent or received in each of your budget groups and categories for the selected date range.
- Balance column: The difference between your budget amounts and your actual amounts for the selected date range. For expense categories, red numbers mean you have spent more than you budgeted; for income categories, red numbers mean that you have received less money than you budgeted. Black numbers mean that you have money left in a category to allocate or spend.
- [Year] Summary (in Annual View): The balance of each of your budget groups and categories for the budget year.
- Totals (in Annual View): The sum of the Budget, Actual, and Balance amounts for all of your budget groups or categories for the selected date range.
- Rollover Reserve (in Annual View): The sum of the rollover amounts in the Balance column for all of your rollover budget categories for the selected date range. You must have at least one category enabled for rollovers, and the Balance column must be displayed for the Reserve Rollover total to appear.

Everything Else

Everything Else within a category, such as Auto

Everything Else appears within a category if you've selected the parent category and at least one, but not all subcategories within that category. It represents the sum of amounts spent or received in the unbudgeted subcategories within a category. Here are some things you can do with the amount:

- Ignore the amount: If you are not concerned with the amount, you can just ignore it.
- Reduce or eliminate the amount: Take a look at the subcategories included in the Everything Else amount, then add those subcategories to your budget; or, remove all of the subcategories and track only at the category level.
- Budget the amount: Assign a budget amount to Everything Else to create a collective budget for all of the subcategories it contains. To do so, click the Everything Else line and enter an amount.


Everything Else within a category group, such as Personal Expenses

In Graph View only, Everything Else within a category group represents the sum of amounts spent or received in the unbudgeted categories in a category group. Here are some things you can do with the amount:



- Ignore the amount: If you are not concerned with the amount, you can just ignore it.
- Reduce or eliminate the amount: Take a look at the categories included in the Everything Else amount, then add those categories to your budget. To do so, click the add icon (the green circle with the plus sign in it) to the right of each category and enter an amount.
- Budget the amount: Assign a budget amount to Everything Else to create a collective budget for all of the categories it contains. To do so, click the add icon (the green circle with the plus sign in it) to the right of the Everything Else line and enter an amount.

To change or copy budget amounts

• In Graph View

- If necessary, use the options at the top of the Budget window to select the Monthly date range and then select the budget month you'd like to set amounts for.
- To enter a single budget amount, click the budget amount you'd like to set and type a new amount.
- To copy, calculate, or enter multiple budget amounts, click  next to an amount and then choose:
 - Apply [the selected month] budget forward to the end of [the budget year]. This copies the currently selected category budget amount to all future months of the budget year.
 - Apply [the selected month] budget to all of [the budget year]. This copies the currently selected category budget amount to all months, past and future, of the budget year.
 - Edit Yearly Budget. This lets you manually enter monthly budget amounts for the currently selected category for any or all months of the budget year.
 - Calculate Average Budget. This lets you set monthly budget amounts for a category based on an amount per time period. Quicken then calculates a monthly budget amount based on the amount per time period you specify and inserts it into your budget.
 - Set [the selected month] budget based on average [spending or income] for this category. This calculates and enters a budget amount that is the average spending or income for the category over the past 12 months.

• In Annual View

- If necessary, at the top of the Budget window select either the Details or Budget only filter.
- Click the budget amount you'd like to set and type a new amount.
- To copy, calculate, or enter multiple budget amounts, click  next to an amount and then choose:
 - Apply [the selected month] budget forward to the end of [the budget year]. This copies the currently selected category budget amount to all future months of the budget year.
 - Apply [the selected month] budget to all of [the budget year]. This copies the currently selected category budget amount to all months, past and future, of the budget year.
 - Set [the selected month] budget based on average [spending or income] for this category. This calculates and enters a budget amount that is the average spending or income for the category over the past 12 months.
 - Edit Yearly Budget. This lets you manually enter monthly budget amounts for the currently selected category for any or all months of the budget year.
 - Calculate Average Budget. This lets you set monthly budget amounts for a category based on an amount per time period. Quicken then calculates a monthly budget amount based on the amount per time period you specify and inserts it into your budget.
- To copy all budget amounts from one month to other months in your budget, click the Budget  column header of the month you want to copy, and then choose how you want to copy the amounts: to future months, to past months, or to all months in the current year.