

PERSONAL FINANCE TRACKER

MONITOR MONTHLY INCOME, EXPENSES & SAVINGS

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TOOL USED : TABLEAU

Objective:

To create a visual dashboard that helps users:

- Track income and expenses
- Monitor savings trends
- Understand spending patterns

Scope:

- Monthly tracking
- Categories: Groceries, training, entertainment, rent, education, Healthcare, etc.

Tools & Dataset

Tool Used: Tableau Public

Dataset:

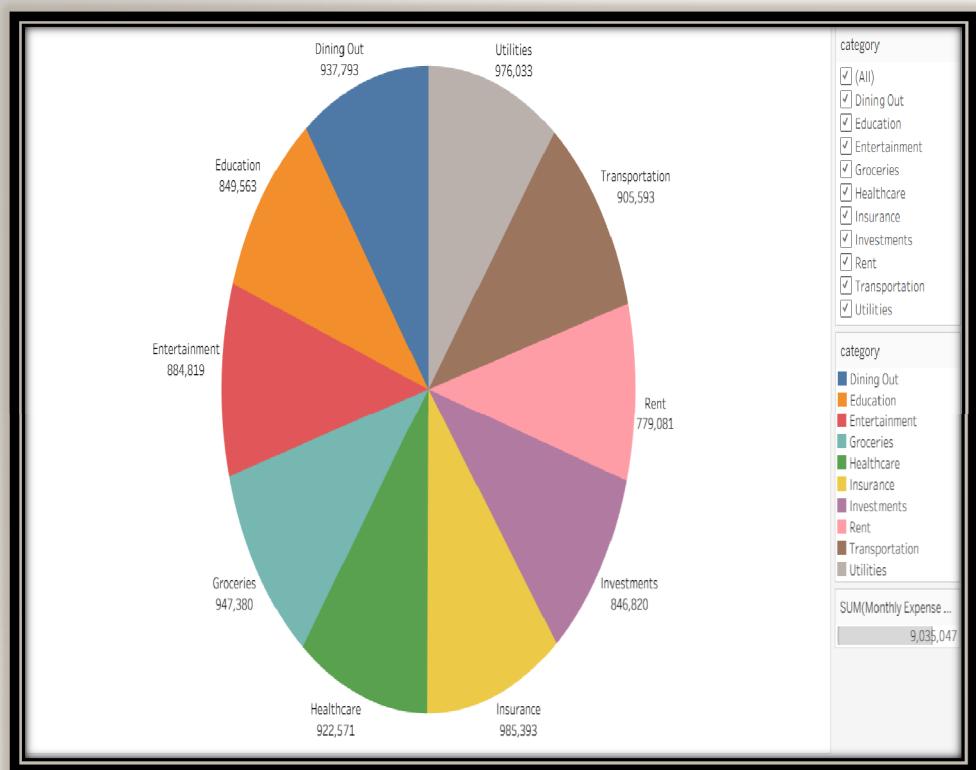
Custom Excel Sheet with:

- Date
- Monthly Income
- Monthly Expenses
- Income Type
- Category
- Cash flow status
- Savings, etc.

Visuals Created

- Pie Chart:** Expense Breakdown by Category
- Bar Chart:** Monthly Spending per Category
- Line Chart:** Savings Trend
- KPI Cards:** Income, Expense, Savings

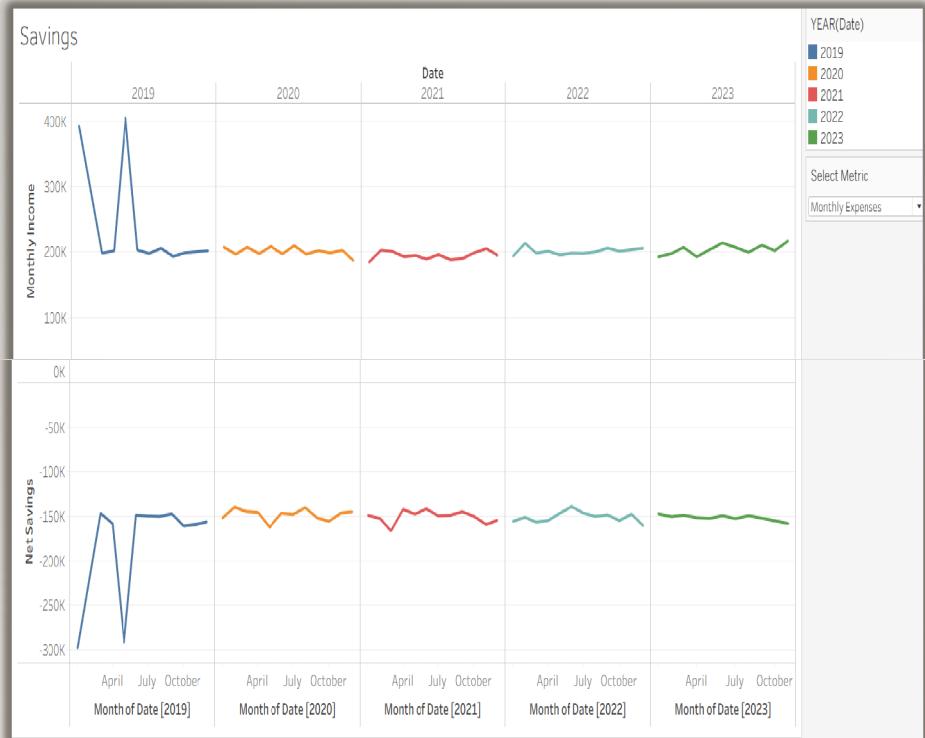
PIE CHART



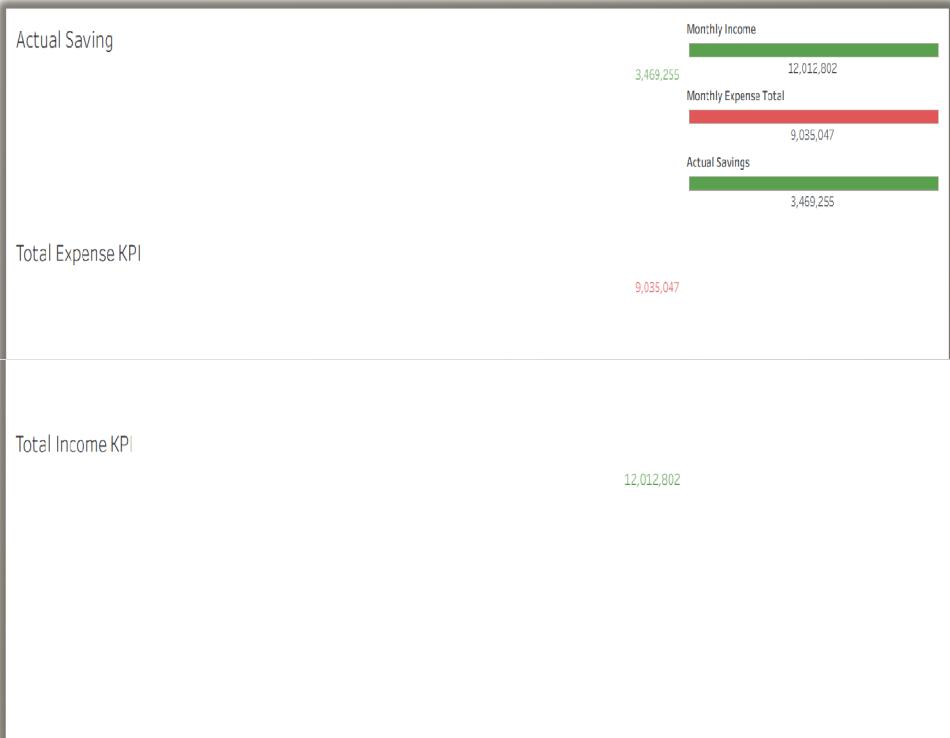
BAR CHART



LINE CHART



KPI CARD



Filters and Parameters

Filters:

- By Month
- By Category

Parameters:

- Select view: Income / Expense / Savings
- Dynamic updates for KPIs & graphs



DASHBOARD

Personal Finance Tracker

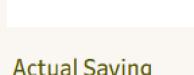
Total Income KPI



Monthly Income

12,012,802

Total Expense KPI



Monthly Expense Total

9,035,047

Actual Saving



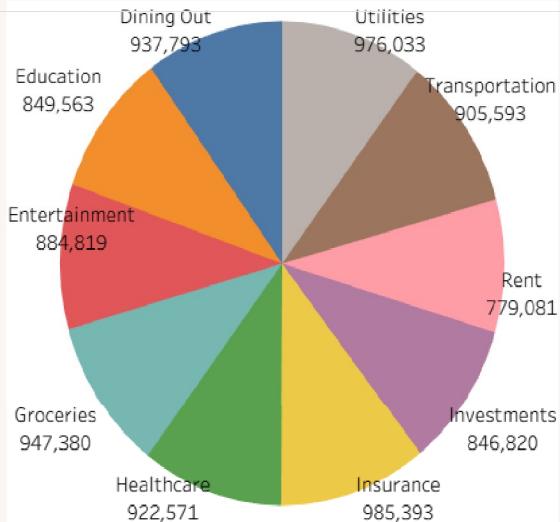
Actual Savings

3,469,255

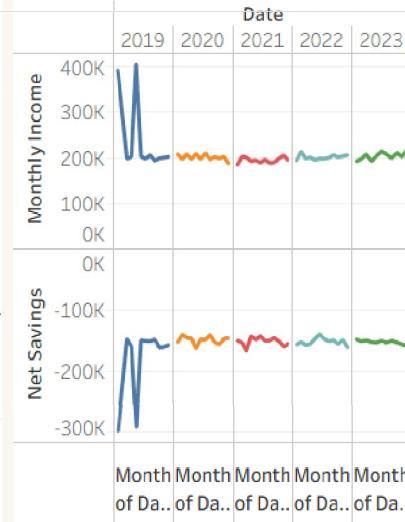
Income vs Expenses



Expense Pie Chart



Savings



Measure Names

Metric Selector: Monthly Inc., Monthly Ex.

category

(All)

Dining Out

Education

Groceries

Monthly Expense Total

2021

2022

Select Metric

Monthly Income

Key Analysis & Insights

⌚ High Spending Habits:

More than 75% of income is spent — leaving just 25% for savings. Expense control is needed.

☒ Low Savings Efficiency:

Despite high income, actual savings are relatively low, indicating poor financial discipline.

☒ Top 3 Spending Categories:

- **Insurance, Utilities, and Dining Out** consume the largest portions.
- These three alone account for nearly 1/3rd of total expenses.

ⓧ Discretionary Expenses Are High:

- **Dining Out** and **Entertainment** together make up ₹1.8M — significant reduction potential.

👑 Balance Needed Between Needs & Wants:

- Essentials (Groceries, Healthcare, Rent) are necessary, but optional categories can be optimized.

☒ Savings Can Be Boosted:

- Cutting 10–15% from non-essential categories can improve overall savings by ₹500K–₹1M monthly
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⌚ Actionable Recommendation:

- Set category-wise monthly limits, and prioritize savings before discretionary spending.

Challenges Faced & Learnings

Challenges:

- Learning Tableau from scratch
- Managing calculated fields
- Designing interactive dashboards

Learnings:

- Built skills in data visualization
- Understood personal spending habits better
- Learned to create a complete data analysis pipeline

CONCLUSION

- Successfully created a visual personal finance track.
- Identified savings gaps and expense-heavy areas.
- Ready to expand this tool for full-year budgeting.

LINK TO TABLEAU PUBLIC DASHBOARD:

https://public.tableau.com/views/PersonalFinanceTrackerProject1/PersonalFinanceTracker?:language=en-US&:sid=&:redirect=auth&:display_count=n&:origin=viz_share_link



THANK YOU !