

Practical 15: Personal Financial Planner

Aim:

To prepare a personal financial planner using Excel.

Objectives:

- To track expenses
- To compare budget vs actual

Materials Required:

- Excel

Procedure:

1. Enter expenses – Record all expense items with their categories, dates, and amounts in the spreadsheet.
2. Apply Data Validation – Set validation rules to restrict inputs, such as allowing only numbers or predefined categories.
3. Use SUMIF – Use the SUMIF function to total expenses by category or any specific condition you choose.
4. Create budget sheet – Design a separate sheet comparing planned budgets to actual spending for better tracking.
5. Highlight expenses above limit – Apply conditional formatting to automatically mark entries that exceed your budget limit.
6. Create charts – Generate charts to visually present spending patterns, category breakdowns, or monthly totals.
7. Adjust print settings – Modify page layout, scaling, and margins to ensure the sheet prints clearly and fits on the page.

~OUTPUT~

Untitled spreadsheet • Last Modified: 4h ago

	A	B	C	D	E	F	G	H	I	J	K
1	Date	Category	Expense Detail	Amount	Payment Method						
2	01-01-2025	Food	Breakfast	5000	Cash						
3	02-01-2025	Travel	Bus fare	2000	Cash						
4	03-01-2025	Entertainment	Lunch	8000	Card						
5	04-01-2025	Shopping	Movie ticket	1200	Card						
6	05-01-2025	Education	Bags	1530	Card						
7	06-01-2025	Utilities	Snacks	3025	Cash						
8	07-01-2025	Health	Taxi	1000	UPI						
9	08-01-2025	Shopping	Notebook	4500	Cash						
10	09-01-2025		Mobile recharge	2000	UPI						
11	10-01-2025		Dinner	1140	Card						
12	11-01-2025		Footwear	6800	Cash						
13	12-01-2025		Online subscription	9990	Card						
14	13-01-2025		Train ticket	7500	UPI						
15	14-01-2025		Medicine	1320	Cash						
16	15-01-2025		Coffee	4000	Cash						
17	16-01-2025		Clothes	2500	Card						
18	17-01-2025		Stationery	6600	Cash						
19	18-01-2025		Lunch	9100	UPI						
20	19-01-2025		Fuel	1875	Card						
21	20-01-2025		Game top-up	5000	UPI						
22	21-01-2025		Chocolates	1240	Cash						
23	22-01-2025		Internet bill	3000	Card						
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	A	B	C	D	E	F	G	H	I
1	Category	Total	budget	diff	Day	month	year		
2	food	10000	5000	-5000	Monday	january	2018		
3	travel	2000	2000	0	Tuesday	february	2019		
4	Entertainme	7000	8000	1000	Wednesday	march	2020		
5	Shopping	250	1200	950	Thursday	april	2021		
6	Education	10	1530	1520	Friday	may	2022		
7	Utilities	4000	3025	-975	Saturday	june	2023		
8	Health	200	1000	800	Sunday	july	2024		
9	Shopping	2500	4500	2000	Monday	august	2025		
10									
11									
12									

