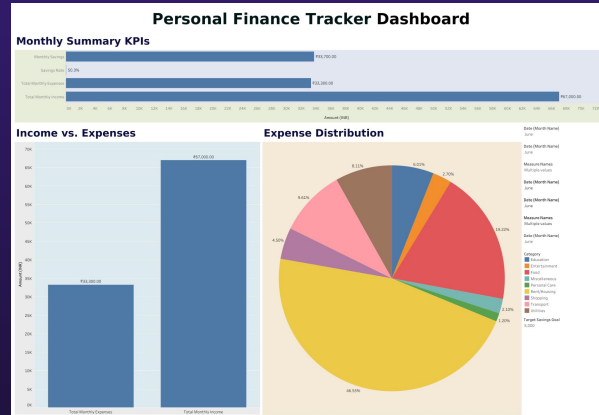


Personal Finance Tracker

A Data Analytics Workbook
for Monitoring Financial
Trends and Distribution.



- Sahil Kesharwani

Project Goal:

Objective:

To create an interactive tool for monitoring monthly income, expenses, and savings potential. The goal is to provide a clear, visual summary of personal money habits, helping to identify spending areas and track progress toward financial goals.

Method:

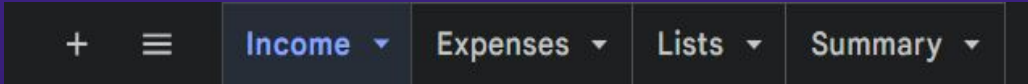
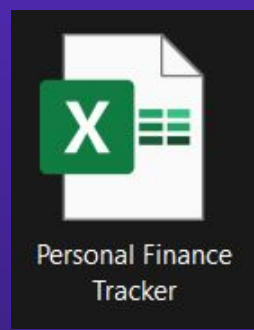
Built an interactive dashboard in Tableau, connecting to a structured dataset containing detailed records of monthly income and expenses.

Expected Result:

A dynamic dashboard that provides a clear visual summary of spending and saving patterns, allowing for easy analysis of financial trends.

Data Source:

- A single Microsoft Excel file (Personal Finance Tracker.xlsx).
- Contains four sheets: Income, Expenses, Lists, and Summary.



- The two primary sheets:
 - ❑ Income (Date, Source, Amount, Month Name)
 - ❑ Expenses (Date, Category, Item/Description, Amount, Payment Method, Month Name).

A1						
	A	B	C	D	E	F
1	Date	Category	Item/Description	Amount (INR)	Payment Method	Month Name
2	01-05-2025	Rent/Housing	Monthly Rent	₹15,000.00	Bank Transfer	May
3	03-05-2025	Utilities	Electricity Bill	₹2,300.00	Online	May
4	04-05-2025	Food	Groceries	₹2,900.00	Debit Card	May

Personal Finance Tracker				
File	Edit	View	Insert	Format
Data	Tools	Extensions		
A1 fx Date				
	A	B	C	D
1	Date	Source	Amount (INR)	Month Name
2	01-05-2025	Salary	₹50,000.00	May
3	13-05-2025	Bonus	₹7,000.00	May
4	01-06-2025	Salary	₹50,000.00	June
5	10-06-2025	Freelance	₹12,000.00	June
6	20-06-2025	Bonus	₹5,000.00	June
7	01-07-2025	Salary	₹50,000.00	July
8	15-07-2025	Freelance	₹8,000.00	July

- Data was connected and managed in Tableau to ensure accurate blending between the two sheets.

Tableau Public - Personal Finance Tracker

File Data Window Help

Tableau Desktop Public Edition

Connections [Add](#)

Personal Finance Tracker
Microsoft Excel

Sheets

☐ Use Data Interpreter
Data Interpreter might be able to clean your Microsoft Excel workbook.

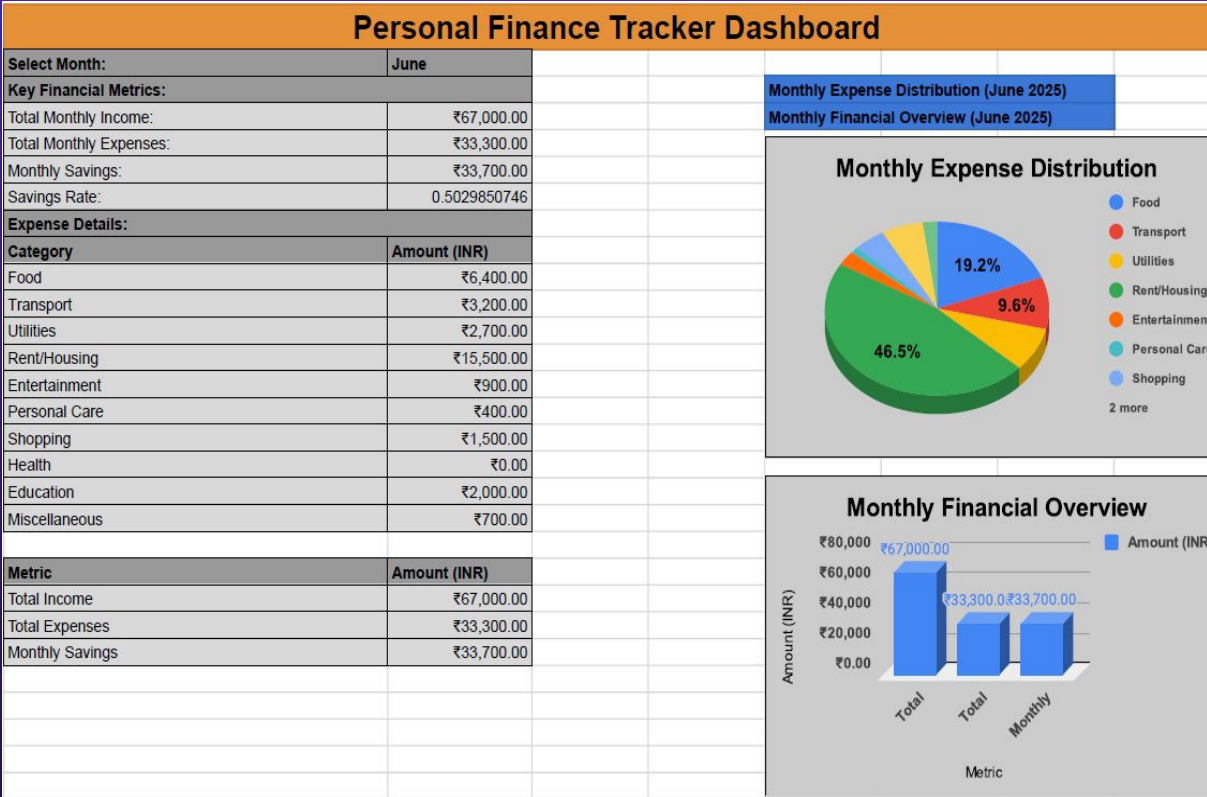
- Expenses
- Income
- Lists
- Summary

Personal Finance Tracker

```
graph LR; Income[Income] --- Expenses[Expenses]; Income --- Summary[Summary]; Expenses --- Lists[Lists]
```

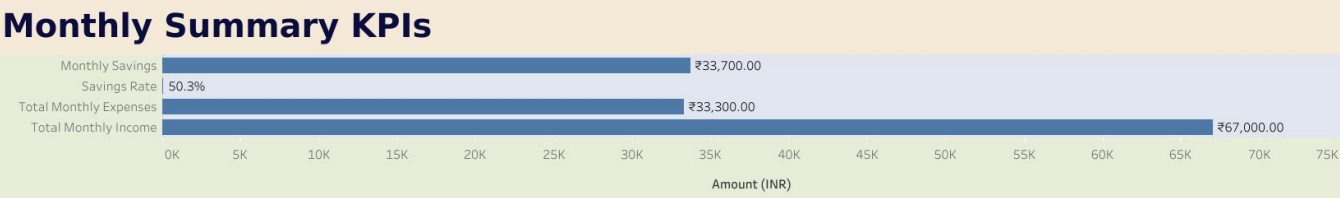
Key Performance Indicators (KPIs):

- Total Monthly Income:**
A sum of all income for the selected month.
- Total Monthly Expenses:**
A sum of all expenses for the selected month.
- Monthly Savings:**
The difference between total monthly income and total monthly expenses.
- Savings Rate:**
The percentage of income saved each month.

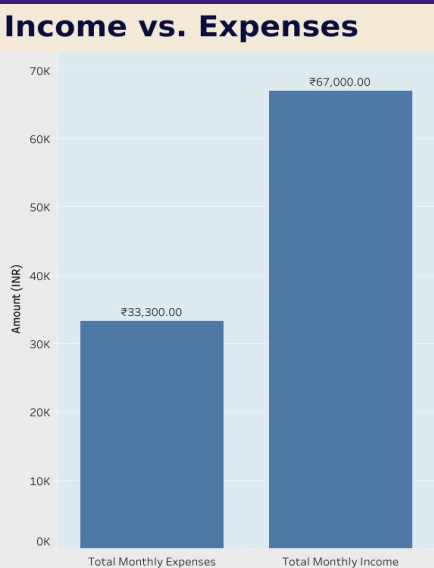


Dashboard Visualizations:

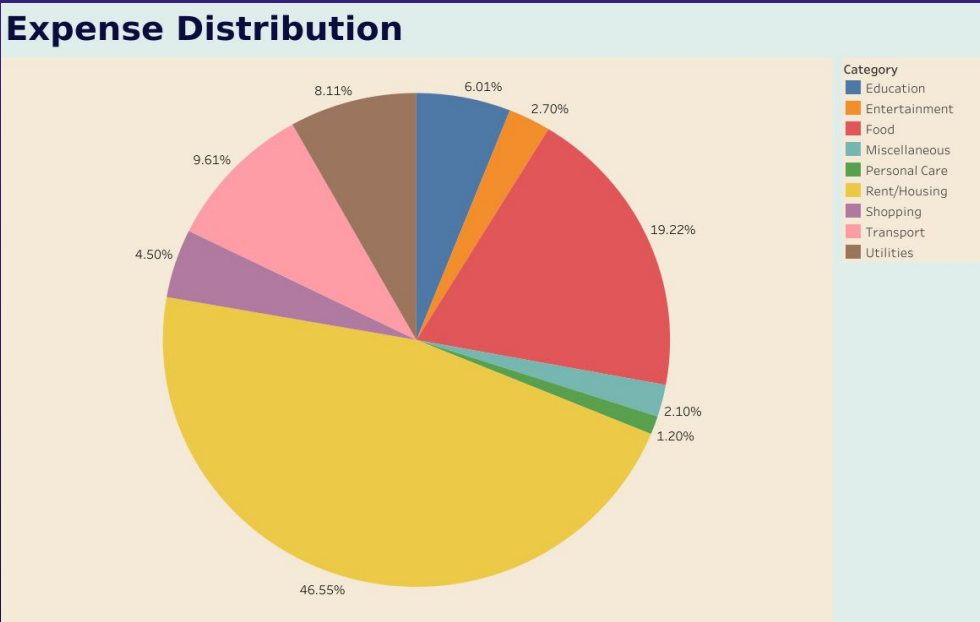
- **Monthly Summary KPIs:** A set of key numbers displayed prominently for a quick overview of financial health.



- **Income vs. Expenses Bar Chart:** A direct, side-by-side comparison of monthly income and expenses.



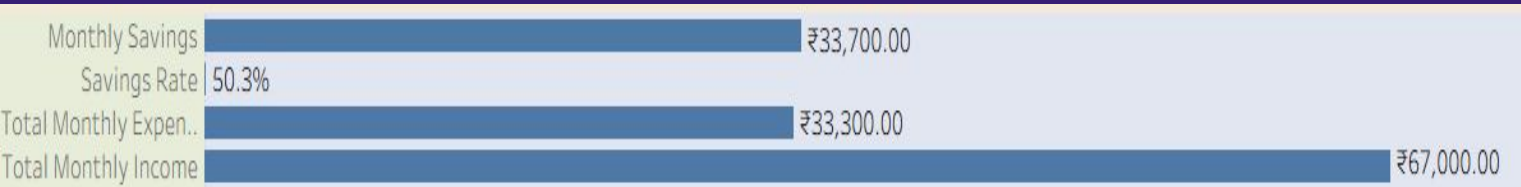
- **Expense Distribution Pie Chart:** A breakdown of spending, showing the proportion of total expenses for each category (e.g., Food, Rent, Transport).



Formatting and Design:

Formatting & Labels:

- Proper currency formatting (e.g., Indian Rupee ₹) was applied to all financial values.



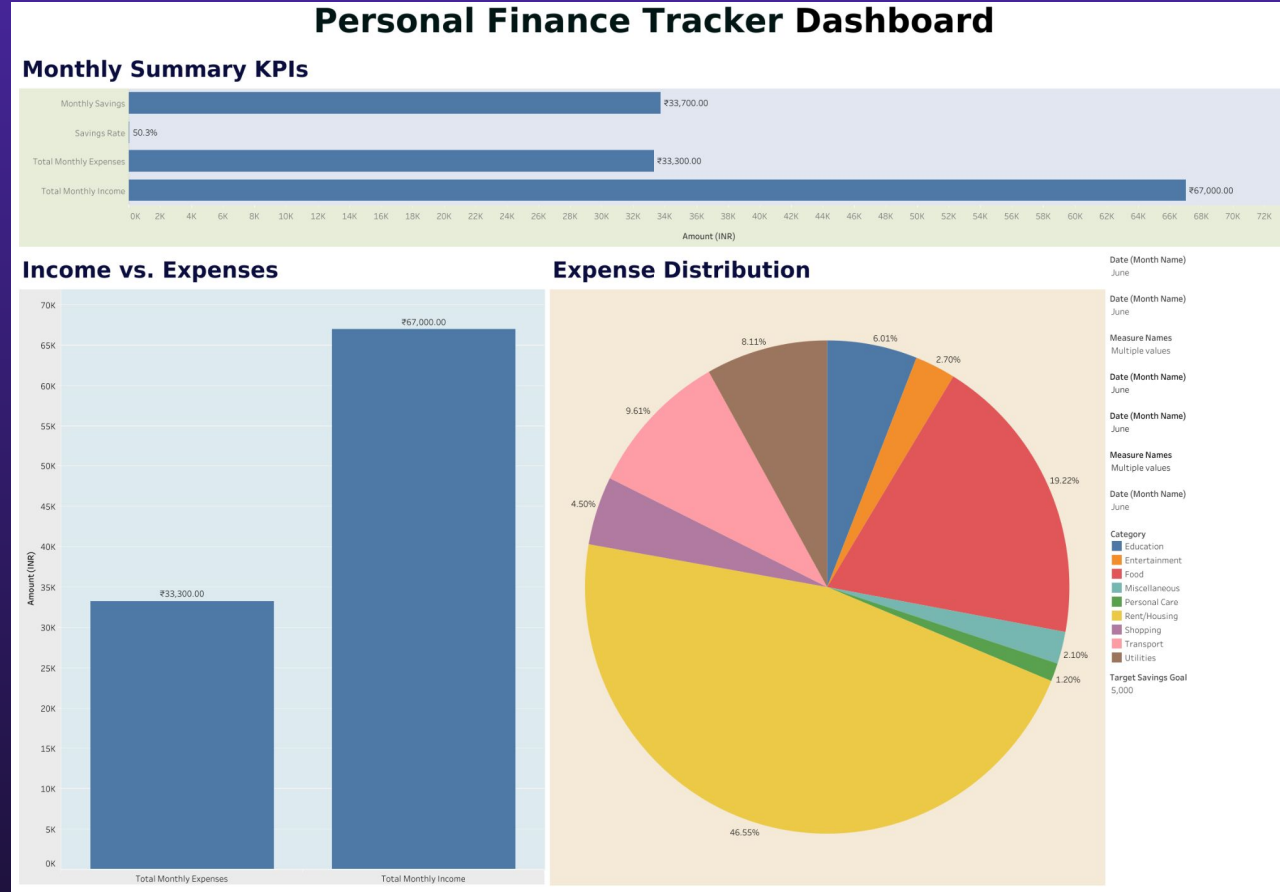
- Savings Rate was formatted as a percentage.
- Clear and descriptive titles were added to all charts and the main dashboard.
- Legends were utilized to explain colors and categories in the pie chart.



Interactive Dashboard:

Dashboard Layout:

- The layout is designed for a logical flow, with Monthly Summary KPIs at the top.
- Key charts are positioned below for detailed visual analysis.
- The different filters are prominently displayed to control all visualizations accordingly.



Key Insights:

- **Primary Spending Area:** The pie chart revealed that **Rent/Housing** constitutes the largest portion of monthly expenses.
- **Financial Health:** The bar chart and KPIs show that **Total Monthly Income** consistently exceeds **Total Monthly Expense**, leading to a healthy monthly savings balance.
- **Savings Rate:** The savings rate of **50.3%** indicates a solid financial habit, with potential for further improvement.
- **Actionable Insights:** This tool provides a clear path to monitor and adjust spending in real-time to meet specific financial goals.

Conclusion:

This project successfully demonstrates the ability to build an interactive data analytics tool from scratch. By connecting to a simple dataset, creating key visualizations, and implementing dynamic filters, the Personal Finance Tracker provides a powerful and easy-to-use solution for managing personal finances and gaining valuable insights into spending and saving habits.

GitHub Link : <https://github.com/Sahil2055/Personal-Finance-Tracker>

Tableau Public Dashboard Link :

https://public.tableau.com/views/PersonalFinanceTracker_17543020166640/PersonalFinanceTrackerDashboard?:language=en-GB&publish=yes&:sid=&:redirect=auth&:display_count=n&:origin=viz_share_link