

## 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.