

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.

The screenshot shows a WPS Office spreadsheet interface with a dark theme. The ribbon menu includes File, Home, WPS PDF, Insert, Draw, Page Layout, Formulas, Data, Review, View, and Help. The Home tab is selected. The toolbar includes standard options like Paste, Font, Alignment, Number, Styles, Cells, and Editing.

The spreadsheet displays a table of monthly expenses. The columns are labeled A through O, and the rows are numbered 1 through 29. The data includes:

	Date	Category	Expense	Amount	Payme
1	01-01-2025	Food	Breakfast	5000	Cash
2	02-01-2025	Travel	Bus fare	2000	Cash
3	03-01-2025	Food	Lunch	8000	Card
4	04-01-2025	Entertainment	Movie ticket	1200	Card
5	05-01-2025	Shopping	Bags	1530	Card
6	06-01-2025	Food	Snacks	3025	Cash
7	07-01-2025	Travel	Taxi	1000	UPI
8	08-01-2025	Education	Notebook	4500	Cash
9	09-01-2025	Utilities	Mobile	2000	UPI
10	10-01-2025	Food	Dinner	1140	Card
11	11-01-2025	Shopping	Footwear	6800	Cash
12	12-01-2025	Entertainment	Online	9990	Card
13	13-01-2025	Travel	Train ticket	7500	UPI
14	14-01-2025	Health	Medicine	1320	Cash
15	15-01-2025	Food	Coffee	4000	Cash
16	16-01-2025	Shopping	Clothes	2500	Card
17	17-01-2025	Education	Stationery	6600	Cash
18	18-01-2025	Food	Lunch	9100	UPI
19	19-01-2025	Travel	Fuel	1875	Card
20	20-01-2025	Entertainment	Game top-up	5000	UPI
21	21-01-2025	Shopping	Chocolates	1240	Cash
22	22-01-2025	Utilities	Internet bill	3000	Card
23					
24					
25					
26					
27					
28					
29					

The bottom navigation bar shows tabs for Sheet1, Sheet2, and Sheet3, with Sheet1 currently selected. There are also icons for back, forward, and search.