

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.

FileHomeWPS PDFInsertDrawPage LayoutFormulasDataReviewViewHelp

Paste

Clipboard

Calibri16

B

I

U

A⁺

A⁻

Wrap Text

Merge & Center

General

%

Conditional Formatting

Format as Table

Cell Styles

Insert

Delete

Format

Sort & Filter

Find & Select

G16

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
1	Date	Category	Expense	Amount	Payme										
2	01-01-2025	Food	Breakfast	5000	Cash										
3	02-01-2025	Travel	Bus fare	2000	Cash										
4	03-01-2025	Food	Lunch	8000	Card										
5	04-01-2025	Entertainment	Movie ticket	1200	Card										
6	05-01-2025	Shopping	Bags	1530	Card										
7	06-01-2025	Food	Snacks	3025	Cash										
8	07-01-2025	Travel	Taxi	1000	UPI										
9	08-01-2025	Education	Notebook	4500	Cash										
10	09-01-2025	Utilities	Mobile	2000	UPI										
11	10-01-2025	Food	Dinner	1140	Card										
12	11-01-2025	Shopping	Footwear	6800	Cash										
13	12-01-2025	Entertainment	Online	9990	Card										
14	13-01-2025	Travel	Train ticket	7500	UPI										
15	14-01-2025	Health	Medicine	1320	Cash										
16	15-01-2025	Food	Coffee	4000	Cash										
17	16-01-2025	Shopping	Clothes	2500	Card										
18	17-01-2025	Education	Stationery	6600	Cash										
19	18-01-2025	Food	Lunch	9100	UPI										
20	19-01-2025	Travel	Fuel	1875	Card										
21	20-01-2025	Entertainment	Game top-up	5000	UPI										
22	21-01-2025	Shopping	Chocolates	1240	Cash										
23	22-01-2025	Utilities	Internet bill	3000	Card										
24															
25															
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Sheet1Sheet2Sheet3+