

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										
File Home Insert Draw Page Layout Formulas Data Review View Help										
Clipboard Font Alignment Number Styles Cells Editing Add-ins										
M13										
	A	B	C	D	E	F	G	H	I	J
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					
24										

Untitled spreadsheet • Last Modified: 4h ago										
File Home Insert Draw Page Layout Formulas Data Review View Help										
Clipboard Font Alignment Number Styles Cells Editing Add-ins										
D13										
	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										

