

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

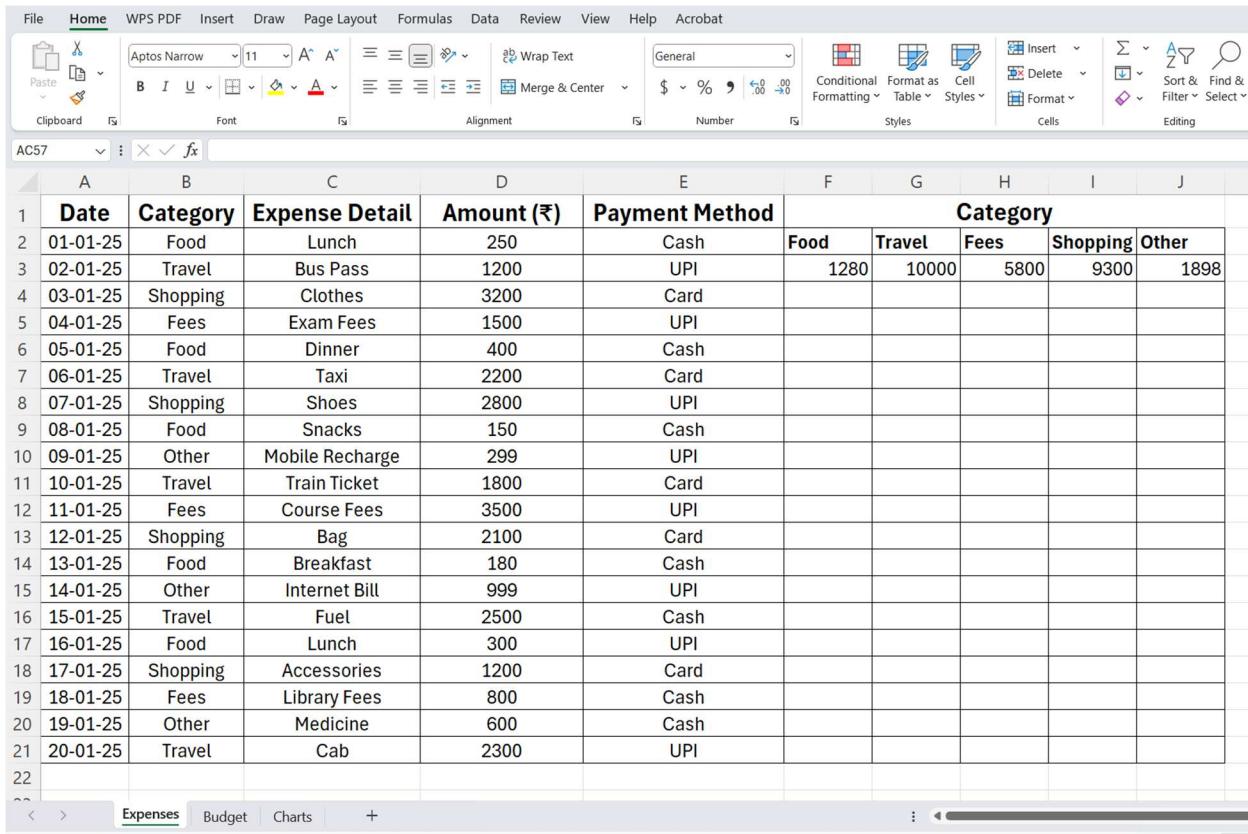
- Excel

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:-

a) Expenses:-



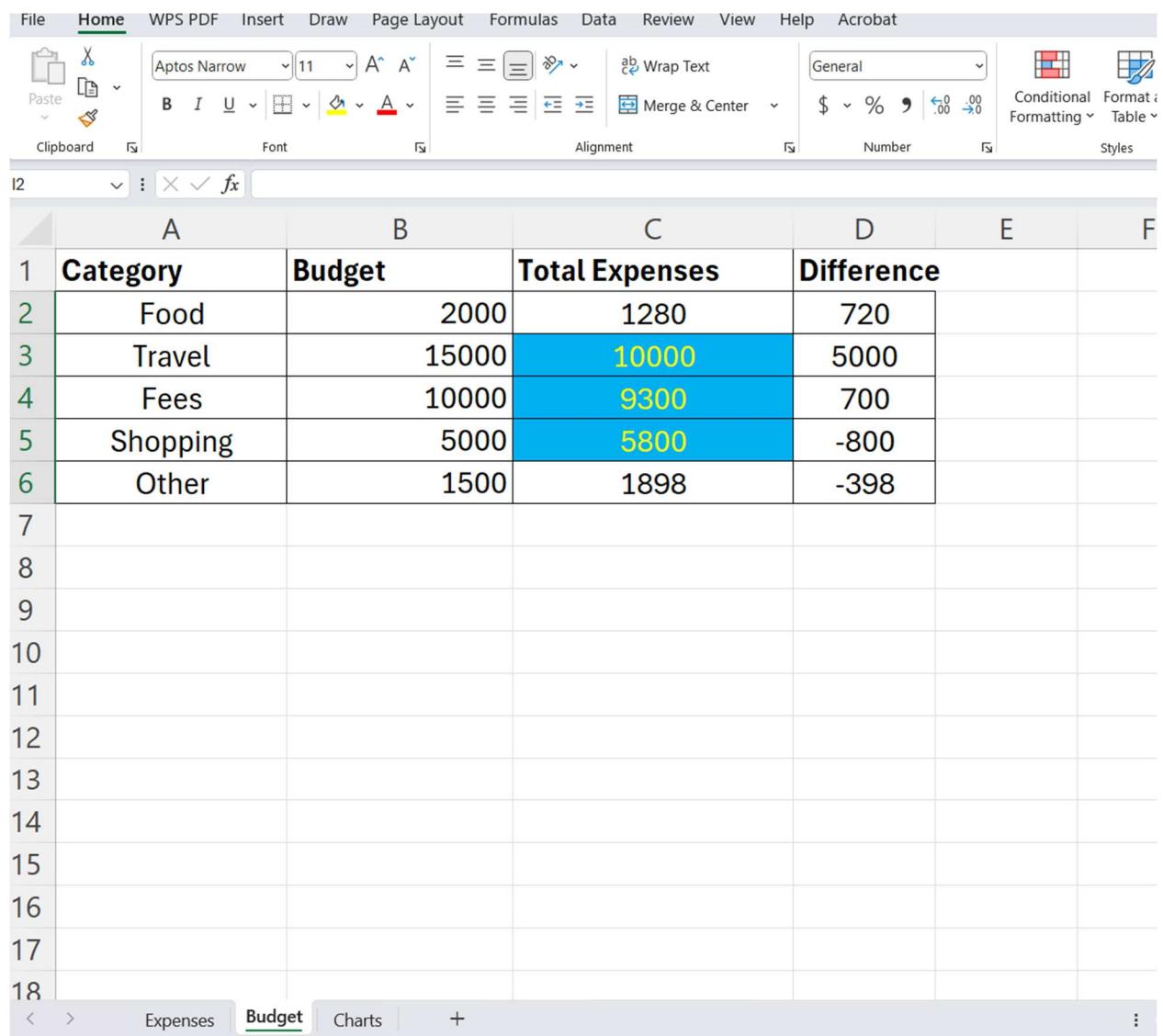
The screenshot shows a Microsoft Excel-like application interface with a ribbon menu at the top. The ribbon includes tabs for File, Home, WPS PDF, Insert, Draw, Page Layout, Formulas, Data, Review, View, Help, and Acrobat. The Home tab is selected. Below the ribbon is a toolbar with various icons for file operations like Paste, Font, Alignment, Number, Styles, Cells, and Editing.

The main area displays a table titled "Expenses" with 21 rows of data. The columns are labeled A through J. The first few rows of data are as follows:

	Date	Category	Expense Detail	Amount (₹)	Payment Method	Category				
1	2	3	4	5	6	Food	Travel	Fees	Shopping	Other
2	01-01-25	Food	Lunch	250	Cash					
3	02-01-25	Travel	Bus Pass	1200	UPI	1280	10000	5800	9300	1898
4	03-01-25	Shopping	Clothes	3200	Card					
5	04-01-25	Fees	Exam Fees	1500	UPI					
6	05-01-25	Food	Dinner	400	Cash					
7	06-01-25	Travel	Taxi	2200	Card					
8	07-01-25	Shopping	Shoes	2800	UPI					
9	08-01-25	Food	Snacks	150	Cash					
10	09-01-25	Other	Mobile Recharge	299	UPI					
11	10-01-25	Travel	Train Ticket	1800	Card					
12	11-01-25	Fees	Course Fees	3500	UPI					
13	12-01-25	Shopping	Bag	2100	Card					
14	13-01-25	Food	Breakfast	180	Cash					
15	14-01-25	Other	Internet Bill	999	UPI					
16	15-01-25	Travel	Fuel	2500	Cash					
17	16-01-25	Food	Lunch	300	UPI					
18	17-01-25	Shopping	Accessories	1200	Card					
19	18-01-25	Fees	Library Fees	800	Cash					
20	19-01-25	Other	Medicine	600	Cash					
21	20-01-25	Travel	Cab	2300	UPI					
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At the bottom of the screen, there is a navigation bar with icons for back, forward, and search, followed by tabs for "Expenses", "Budget", "Charts", and a plus sign.

b) Budget:-



The screenshot shows a budget spreadsheet in WPS Office. The top menu bar includes File, Home, WPS PDF, Insert, Draw, Page Layout, Formulas, Data, Review, View, Help, and Acrobat. The Home tab is selected. The ribbon below the menu bar contains icons for Clipboard, Font, Alignment, Number, and Styles. The main area displays a table with the following data:

	A	B	C	D	E	F
1	Category	Budget	Total Expenses	Difference		
2	Food	2000	1280	720		
3	Travel	15000	10000	5000		
4	Fees	10000	9300	700		
5	Shopping	5000	5800	-800		
6	Other	1500	1898	-398		
7						
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At the bottom, there are navigation buttons for < >, Expenses, Budget (which is underlined), Charts, +, and a three-dot menu icon.

c) Charts:-

