

## **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.

**a) Expenses:-**





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Conditional Formatting

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Editing

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	A	B	C	D	E	F	G	H	I	J
1	Date	Category	Expense Detail	Amount (₹)	Payment Method	Category				
2	01-01-25	Food	Lunch	250	Cash	Food	Travel	Fees	Shopping	Other
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					
22										

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Expenses

Budget

Charts

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## **b) Budget:-**

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	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						
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ExpensesBudgetCharts										

### c)Charts:-

