

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~

Screenshot of a spreadsheet showing expense details:

Date	Category	Expense Detail	Amount	Payment Method
01-01-2025	Food	Breakfast	5000	Cash
02-01-2025	Travel	Bus fare	2000	Cash
03-01-2025	Entertainment	Lunch	8000	Card
04-01-2025	Shopping	Movie ticket	1200	Card
05-01-2025	Education	Bags	1530	Card
06-01-2025	Utilities	Snacks	3025	Cash
07-01-2025	Health	Taxi	1000	UPI
08-01-2025	Shopping	Notebook	4500	Cash
09-01-2025		Mobile recharge	2000	UPI
10-01-2025		Dinner	1140	Card
11-01-2025		Footwear	6800	Cash
12-01-2025		Online subscription	9990	Card
13-01-2025		Train ticket	7500	UPI
14-01-2025		Medicine	1320	Cash
15-01-2025		Coffee	4000	Cash
16-01-2025		Clothes	2500	Card
17-01-2025		Stationery	6600	Cash
18-01-2025		Lunch	9100	UPI
19-01-2025		Fuel	1875	Card
20-01-2025		Game top-up	5000	UPI
21-01-2025		Chocolates	1240	Cash
22-01-2025		Internet bill	3000	Card

Screenshot of a spreadsheet showing monthly budget and spending summary:

Category	Total	budget	diff	Day	month	year
				Monday	january	2018
food	10000	5000	-5000	Tuesday	february	2019
travel	2000	2000	0	Wednesday	march	2020
Entertainme	7000	8000	1000	Thursday	april	2021
Shopping	250	1200	950	Friday	may	2022
Education	10	1530	1520	Saturday	june	2023
Utilities	4000	3025	-975	Sunday	july	2024
Health	200	1000	800	Monday	august	2025
Shopping	2500	4500	2000			

