Personal Finance Tools

Spreadsheet Tips

Excel (desktop) **vs. Google Docs** (online, free)

Cells are identified by row and column, e.g. A1.

Writing formulas

- Always start with =
- +   -   /   *   (   )
- Copying and pasting formulas
- Absolute vs. relative references
  A1 $A1   A$1 A1

Functions

Functions are built-in operations that calculate a value based on a range of cells.

= SUM(cell1:cell2)
= AVERAGE (cell1:cell2)
= COUNT (cell1:cell2)
= IF (logical_test,value_if_true, value_if_false)
= COUNTIF (range, criteria)

Other useful tips

- Insert row(s) or column(s)
- Sorting – Data tab
- Fill down (ctrl-d), fill right (ctrl-r)
- Different sheets (tabs)
- Renaming sheets
- Check out the finance-related templates.

Finance Tools

- ✓ **Spreadsheets**

  Excel – products.office.com

  Google Sheets – drive.google.com

- ✓ **Mileage trackers**

  MileIQ (app) – www.mileiq.com

  TripLog (app) – www.triplogmileage.com

- ✓ **Online banking and bill pay** (web-based, app)

- ✓ **Investment**

  Personal Capital (web-based, app) – www.personalcapital.com

- ✓ **Budgeting, expense tracking**

  Mint (web-based, app) – www.mint.com

  YNAB (web-based, app) – www.youneedabudget.com

- ✓ **Comprehensive bookkeeping**

  Quicken (personal) – www.quicken.com

  Quickbooks (business) – quickbooks.intuit.com

- ✓ **Taxes**

  TurboTax – turbotax.intuit.com