Sean Condie

WF Credit Card Statement Analysis

Executive Summary

This program analyzes an annual credit card statement (in .csv form) using a downloaded template from Wells Fargo. The statement template contains seven column fields including a "master category" and "subcategory" fields. The program contains two executable procedures that are activated by clicking its respective button. The first procedure allows the user to edit the active cell row with a user form. Only the master category and subcategory are allowed to be changed to enable the user to re-categorize transactions. The second procedure creates a pivot table that sums the amounts for the master and subcategory fields and generates a chart for comparison. The purpose of this program enables a quick and easy analysis of a Wells Fargo credit card statement.

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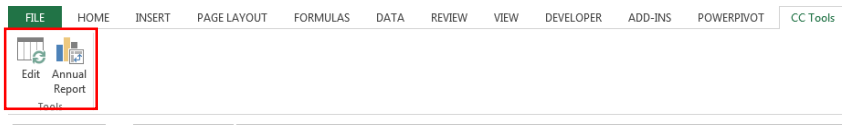
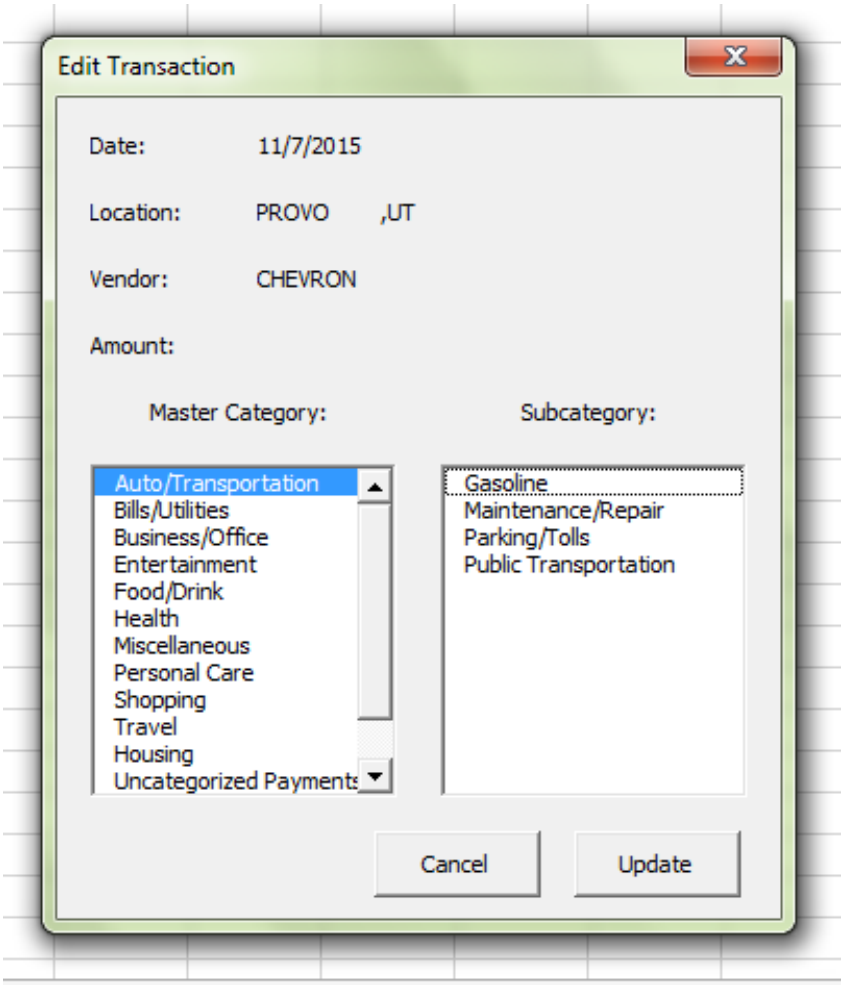
Implementation

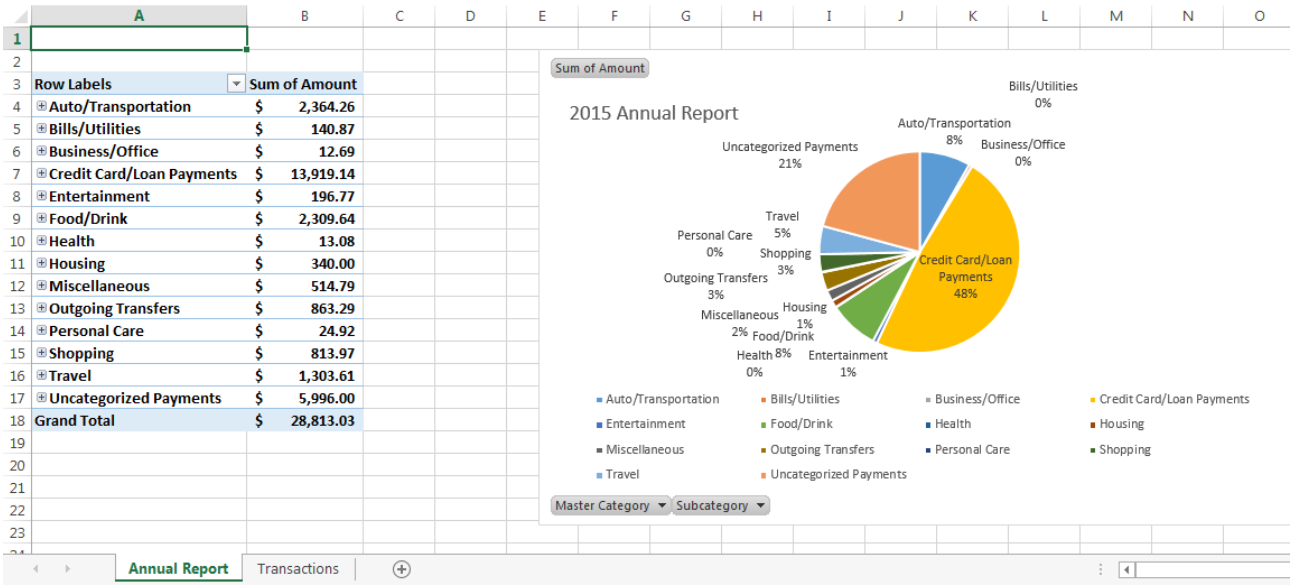
- The user begins by downloading a report containing account activity from Wells Fargo. For example, a 2015 year-end report can be downloaded from Wells Fargo (as seen in the program excel file). The user must then name the sheet "Transactions" to ensure the macro procedure recognizes the correct sheet containing the data.
- The first tool contained in the "CC Tools" ribbon is called "Edit." This runs a procedure that activates a user form that enables the user to edit the "Master Category" and "Subcategory" fields contained on the "Transactions" worksheet. The date, location, vendor, and amount fields are simply for the user's reference.



- Upon clicking on the "Edit" button on the ribbon, the current "Master Category" and "Subcategory" values in each list box are initially selected. The user can then re-categorize the transaction by clicking on a new master category which will subsequently update the subcategory list box with the relevant values. The user can then select the appropriate subcategory in the list box.
- The new selections are updated on the "Transaction" worksheet when the user clicks the "Update" button on the user form. Otherwise, the user is able to exit the user form without changes by clicking the "Cancel" button.



- The second tool contained in “CC Tools” ribbon is called “Annual Report.” This button activates a procedure that creates a pivot table from the data contained in the “Transactions” worksheet and organizes the sum of the amounts by master category and subcategory on a new worksheet called “Annual Report.”
- In addition, the procedure creates a pivot chart organized by master category that allows the user to make comparisons based on percentage.
- The user must click the “Annual Report” button to refresh the pivot table and pivot chart between any category edits made on the “Transactions” worksheet.



Row Labels	Sum of Amount
Auto/Transportation	$ 2,364.26
Bills/Utilities	$ 140.87
Business/Office	$ 12.69
Credit Card/Loan Payments	$ 13,919.14
Entertainment	$ 196.77
Food/Drink	$ 2,309.64
Health	$ 13.08
Housing	$ 340.00
Miscellaneous	$ 514.79
Outgoing Transfers	$ 863.29
Personal Care	$ 24.92
Shopping	$ 813.97
Travel	$ 1,303.61
Uncategorized Payments	$ 5,996.00
Grand Total	$ 28,813.03

Learning and Conceptual Difficulties

- This project helped me learn more about the functions on user forms and helped me learn how to customize pivot tables and charts using macros.
- The main challenge with configuring the user form correctly was ensuring the “Subcategory” field updates with the appropriate values whenever the user changes the “Master category” selection. This was resolved by configuring code in the “Change” option under the event-based dropdown list in the VBA editor.
- Another useful feature that would enhance this program is a selection to add or delete new categories the user can choose from, or enable the user to edit multiple transactions at once.