

Excel Cheat Sheet: Everyday & Business Formulas

A quick reference guide with formulas you can copy directly into Excel or Google Sheets.

Everyday Calculations

Description	Formula
Total a range	=SUM(C2:C13)
Average value	=AVERAGE(B2:B500)
Count numeric cells	=COUNT(E2:E200)
Count all filled cells	=COUNTA(A2:A200)

Find Highs and Lows

Description	Formula
Lowest value	=MIN(C2:C100)
Highest value	=MAX(C2:C100)

Decisions and Labels

Description	Formula
Pass/Review check	=IF(D2>=0.2, "Pass", "Review")
Conditional total by category	=SUMIF(A:A, "Groceries", C:C)
Totals by category and date	=SUMIFS(C:C, A:A, "Groceries", B:B, ">=1/1/2025", B:B, "<=12/31/2025")

Lookups and Searches

Description	Formula
Modern lookup	=XLOOKUP(E2, A:A, C:C, "Not found")
Classic two-step lookup	=INDEX(C:C, MATCH(E2, A:A, 0))

Formatting and Text

Description	Formula
Currency label	=TEXT(D2, "\$#,##0.00")
Join multiple cells with commas	=TEXTJOIN(", ", TRUE, A2:C2)

Dates and Finance

Description	Formula
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Today's date	=TODAY()
End of current month	=EOMONTH(TODAY(), 0)
Working days between two dates	=NETWORKDAYS(B2, C2, Holidays!A2:A20)
Monthly loan payment	=PMT(0.06/12, 60, -15000)

Tips for Using These Formulas

- Paste the formulas into your Excel or Google Sheets file.
- Adjust the column letters and row numbers to match your data.
- Use IFERROR to hide error messages if a lookup fails.
- Keep numeric cells formatted properly for accurate results.
- Save this sheet as a quick reference for future projects.