

32-Day Finance Skills Roadmap

Comprehensive Career Advancement & Technical Mastery Plan

8 Phases · 32 Focused Days · Practical Daily Assignments

Phase 1	Days 1 - 4	Accounting Fundamentals
Phase 2	Days 5 - 8	Advanced Excel for Finance
Phase 3	Days 9 - 12	Financial Statement Analysis
Phase 4	Days 13 - 16	Budgeting & Forecasting
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Phase 5 — Financial Modelling (Weeks 9-12, Days 17 - 20)

Phase 6 — Business Valuation (Weeks 13-14, Days 21 - 24)

Phase 7 — Dashboard & Automation (Week 15, Days 25 - 28)

Phase 8 — AI in Finance (Week 16, Days 29 - 32)

Annex A — Essential Software Skills

Annex B — Portfolio Projects Checklist

Phase 1: Accounting Fundamentals

Building the core language of finance: GAAP, the chart of accounts, and the AP/AR cycle.

DAY 1 US GAAP & the Accounting Equation

- Generally Accepted Accounting Principles overview
- Accounting equation & double-entry bookkeeping
- Debit/credit rules and normal balances by account type

ASSIGNMENT

Write 5 journal entries covering revenue recognition, expense, and depreciation.

DAY 2 Chart of Accounts & Ledgers

- Asset, liability, equity, revenue, and expense accounts
- Numbering conventions (1000-9999)
- Sub-ledger vs. general ledger, trial balance concept

ASSIGNMENT

Build a sample chart of accounts for a US startup and post 3 transactions to T-accounts.

DAY 3 AP & AR Cycles

- Purchase-to-pay and order-to-cash processes
- Aging schedules and collections workflow
- Invoice processing and payroll: gross to net

ASSIGNMENT

Build an AP/AR tracker in Excel with aging formulas.

DAY 4 Real-World Accounting Scenarios

- Expense categorization (COGS vs. OpEx)
- Accruals & prepaids
- Common US company case studies

ASSIGNMENT

Solve 3 real-life accounting scenarios from the case pack.

Phase 2: Advanced Excel for Finance

Formula fluency, lookups, pivot tables, and Power Query for finance-ready spreadsheets.

DAY 5 Core Formula Logic & Lookups

- IF, nested IF, IFS, SUMIFS & COUNTIFS
- INDEX-MATCH deep dive and XLOOKUP (Excel 365)
- IFERROR and other error-handling patterns

ASSIGNMENT

Build a dynamic 50+ row financial dataset and replace 5 VLOOKUP reports with XLOOKUP.

DAY 6 Pivot Tables & Data Cleaning

- Building pivot tables from raw data; slicers & filters
- Grouping by date, region, and category
- TRIM/CLEAN/TEXT functions, Flash Fill, data validation

ASSIGNMENT

Create an automated MIS report with a pivot table from a cleaned 200-row dataset.

DAY 7 Power Query Basics

- Import & transform data
- Merge & append queries
- Building refresh-ready pipelines

ASSIGNMENT

Build a Power Query pipeline that combines 3 CSV sources.

DAY 8 Financial Automation

- NPV, IRR, and PMT functions
- Advanced Power Query (M-code basics)
- Dynamic named ranges

ASSIGNMENT

Build an automated financial model template with toggleable scenarios.

Phase 3: Financial Statement Analysis

Reading and interrogating the three statements to judge a company's real financial health.

DAY 9 Reading the Three Statements

- How the income statement, balance sheet & cash flow statement connect
- Accrual vs. cash accounting effects on reported results
- Notes, disclosures, and where the real story hides

ASSIGNMENT

Annotate a real 10-K's three statements, mapping every line to where it flows next.

DAY 10 Ratio Analysis Deep Dive

- Liquidity ratios: current, quick, cash ratio
- Profitability ratios: gross/operating/net margin, ROE, ROA
- Leverage & efficiency ratios: debt-to-equity, asset turnover, DSO/DPO/DIO

ASSIGNMENT

Build a ratio dashboard comparing 2 competitor companies over 3 years.

DAY 11 Cash Flow & Quality of Earnings

- Operating vs. investing vs. financing cash flows
- Free cash flow calculation and why it matters more than net income
- Quality-of-earnings red flags: aggressive revenue recognition, one-time items

ASSIGNMENT

Write a 1-page quality-of-earnings memo on a sample company's cash flow statement.

DAY 12 Comparative & Trend Analysis

- Horizontal analysis (period-over-period) and vertical analysis (common-size statements)
- Benchmarking against industry peers
- Spotting red flags: inventory build-up, receivables growth, margin erosion

ASSIGNMENT

Produce a 3-year horizontal/vertical analysis for a public company of your choice.

Phase 4: Budgeting & Forecasting

Turning historical data into forward-looking plans, and holding the business accountable to them.

DAY 13 Budgeting Fundamentals & Methods

- Top-down vs. bottom-up budgeting
- Zero-based budgeting vs. incremental budgeting
- Building a departmental operating budget

ASSIGNMENT

Draft a full-year operating budget for a sample department with monthly phasing.

DAY 14 Forecasting Techniques

- Driver-based forecasting vs. trend extrapolation
- Rolling forecasts and reforecast cadence
- Seasonality adjustments and scenario ranges

ASSIGNMENT

Generate a 3-month rolling revenue forecast using at least two forecasting methods.

DAY 15 Budget vs. Actual & Variance Analysis

- Building a budget-vs-actual (BvA) report
- Price/volume/mix variance decomposition
- Setting materiality thresholds for follow-up

ASSIGNMENT

Build a BvA tracker in Excel that auto-flags variances above a set threshold.

DAY 16 Flux Commentary & Stakeholder Communication

- Writing clear flux (variance) commentary for leadership
- SOX-lite controls checklist for the budgeting process
- Presenting budget results to non-finance stakeholders

ASSIGNMENT

Write 500 words of flux commentary explaining a sample P&L's variance to budget.

Phase 5: Financial Modelling

Constructing a fully linked, driver-based 3-statement model from the ground up.

DAY 17 3-Statement Linkages

- P&L; to balance sheet to cash flow links
- Working capital mechanics
- Plug & circular reference handling

ASSIGNMENT

Build a linked 3-statement model from scratch.

DAY 18 SaaS Metrics & Model Assumptions

- MRR, ARR, and churn modelling; LTV and CAC calculations
- Cohort revenue waterfalls
- Separating assumptions from calculations; rolling forecast mechanics

ASSIGNMENT

Build a SaaS revenue model with 3 growth scenarios and document all assumptions.

DAY 19 Sensitivity Analysis

- One-way & two-way data tables
- Tornado charts
- Monte Carlo simulation basics

ASSIGNMENT

Add sensitivity analysis to your 3-statement model.

DAY 20 Investor-Ready Structure

- Investor model conventions and formatting standards
- Executive summary tab design
- Version control for models

ASSIGNMENT

Build a 3-case (base/bull/bear) investor-ready model.

Phase 6: Business Valuation

Translating a financial model into a defensible view of what a business is worth.

DAY 21 Valuation Fundamentals & Approaches

- Income, market, and asset-based approaches overview
- Enterprise value vs. equity value bridge
- When to use each valuation method

ASSIGNMENT

Build an EV-to-equity value bridge for a sample company.

DAY 22 Discounted Cash Flow (DCF) Valuation

- Forecasting unlevered free cash flow
- Calculating WACC and terminal value (Gordon growth & exit multiple)
- Discounting mechanics and mid-year convention

ASSIGNMENT

Build a full DCF valuation model for your Phase 5 3-statement model.

DAY 23 Comparable Company & Precedent Transaction Analysis

- Selecting a comparable company set
- Key trading multiples: EV/EBITDA, EV/Revenue, P/E
- Precedent transaction analysis and control premiums

ASSIGNMENT

Build a comps table for 5 peer companies and derive an implied valuation range.

DAY 24 Football Field & Valuation Synthesis

- Building a football field chart across methodologies
- Reconciling differing valuation outputs
- Presenting a valuation recommendation to stakeholders

ASSIGNMENT

Create a football field chart combining DCF, comps, and precedent transaction ranges.

Phase 7: Dashboard & Automation

Turning analysis into KPIs, visuals, and automated reporting that leadership actually reads.

DAY 25 KPI Selection & Chart Design Logic

- Finance KPIs: gross margin, burn rate, DSO
- Leading vs. lagging indicators; KPI hierarchy
- Bar vs. line vs. waterfall choice; dual-axis dangers

ASSIGNMENT

Define 10 KPIs with formulas for a SaaS company and redesign 3 poor charts from a sample deck.

DAY 26 Excel Visualization Build

- Excel dynamic charts
- Conditional formatting heatmaps
- Sparklines for trends

ASSIGNMENT

Build an interactive KPI dashboard in Excel.

DAY 27 Power BI Intro & DAX

- Data model & relationships
- DAX basics (CALCULATE, SUMX)
- Publishing to the Power BI service

ASSIGNMENT

Replicate your Excel dashboard in Power BI.

DAY 28 Interactive & CFO-Level Reporting

- Drill-through, drill-down, and bookmarks/navigation
- Executive summary design and the SCQA storytelling framework
- One-page, board-ready layout

ASSIGNMENT

Add 3 drill-through pages and create a CFO-ready one-page dashboard for board review.

Phase 8: AI in Finance

Applying AI tools to forecasting, reporting, and workflow automation, with an audit-ready mindset.

DAY 29 AI Forecasting Basics

- AI-assisted FP&A; tools overview
- Regression & trend analysis with AI
- Data quality considerations for AI models

ASSIGNMENT

Generate a 3-month revenue forecast using an AI tool.

DAY 30 Prompt Engineering for Finance

- Prompt patterns for finance analysis
- Few-shot prompting for journal entries
- Chain-of-thought prompting for financial decisions

ASSIGNMENT

Build a 10-prompt library for common finance tasks.

DAY 31 Workflow Automation

- Automating report generation
- AI for invoice & AP processing
- Integration with Excel & Google Sheets

ASSIGNMENT

Automate MIS report generation with AI assistance.

DAY 32 AI-Powered Reporting & Capstone

- Summarising financial data with AI; limitations & audit trail requirements
- Assembling your portfolio: model samples, dashboards, and case studies
- Presenting your work in interviews and on LinkedIn

ASSIGNMENT

Final: build an AI-powered monthly reporting system and publish an investor-ready portfolio with 3 model samples + LinkedIn update.

Annex A — Essential Software Skills

A reference checklist of the tools this roadmap expects you to be comfortable with by Day 32.

Spreadsheets

- Microsoft Excel (formulas, pivots, Power Query, data validation)
- Google Sheets (App Script basics, shared collaboration workflows)

Accounting & ERP

- QuickBooks Online or Desktop
- Basic exposure to NetSuite or SAP (nice-to-have)

Business Intelligence

- Power BI (data modelling, DAX, publishing)
- Tableau (optional alternative to Power BI)

AI & Automation

- ChatGPT / Claude for finance workflows
- Prompt libraries and few-shot templates
- Basic no-code automation (Zapier / Power Automate)

Presentation & Collaboration

- PowerPoint / Google Slides for board decks
- Notion or similar for documenting assumptions & processes

Annex B — Portfolio Projects Checklist

By the end of Day 32 you should have a portfolio containing the following artifacts, ready to share with employers.

- A chart of accounts and AP/AR tracker built for a sample US startup (Phase 1)
- An automated MIS report and financial model template built with formulas, pivots & Power Query (Phase 2)
- A 3-year ratio analysis and quality-of-earnings memo on a real public company (Phase 3)
- A full-year operating budget with a variance/flux commentary package (Phase 4)
- A fully linked 3-statement model with sensitivity analysis and a base/bull/bear case (Phase 5)
- A DCF valuation and comps-based valuation range, summarised in a football field chart (Phase 6)
- A CFO-ready one-page dashboard, plus a Power BI replica with drill-through pages (Phase 7)
- An AI-powered reporting workflow and a 10-prompt finance library (Phase 8)
- An updated LinkedIn profile headline and About section reflecting your new skill set