

Holiday gift budget

Allocate recipient limits before shopping. Manual USD worksheet - US Letter, landscape.

BUDGETED HOUSEHOLD / PERIOD

TOTAL GIFT LIMIT (\$)

UNSPENT BUFFER (\$)

REVIEW DATE

Include assigned tax in recipient caps. Give shared delivery or wrapping its own row only when not already included. Each joint gift appears once; a cap is a limit, not required spending.

Recipient / shared expense	All-in cap (\$)	Gift scope / idea	Needed by	Buyer	Next action / outside contribution agreement

TOTAL ROW CAPS (\$)

CAPS PLUS BUFFER (\$)

LIMIT MINUS ASSIGNMENTS (\$)

Keep household scope fixed. Transfers between members of this household do not lower its cost. Expected outside contributions or retailer refunds cannot fund checkout until received. Use page 2 for actual transactions.

Gift purchases and returns

Charges, received refunds, and outside contributions stay separate. Manual USD worksheet.

HOUSEHOLD / PERIOD

OPEN RETURNS / FOLLOW-UP DATE

RECEIPT STORAGE REFERENCE

Record only received refunds and received contributions from outside the budgeted household. Keep pending amounts in Notes. A replacement is a new charge even while an old refund is pending.

Date	Recipient / expense	Charge (\$)	Refund received (\$)	Outside funds received (\$)	Order / receipt reference	Status / next date / payer

TOTAL CHARGES (\$)

NET PURCHASES (\$)

OUTSIDE CONTRIBUTIONS (\$)

NET HOUSEHOLD COST (\$)

Net purchases = charges - received refunds. Household cost = net purchases - received outside contributions. Count internal transfers and later card-bill payments zero times in this purchase-cost total.