

Household Contributions & Settlement Tracker

Different Pay, Shared Plans • Groundwell Press

This PDF is a reading and printing view. Use the XLSX file for calculations and a full transaction ledger. The Your-Copy file starts with pending fields until you enter and confirm its scope.

Start with two personal payments

Use Direct180 in the workbook to see the shortest route. This teaching example does not add transactions to the main Example ledger. Enter your own records in a fresh Your-Copy.

1. Set the period and agreed split

In Setup, enter names, start/end dates, confirmation and a record note. Choose Joint pool = None; leave joint cash and ownership fields inactive. Confirm opening expense debt as 0 only if none is carried. In Agreements, enter a unique ID, Confirmed, effective dates, Locked ratio, A ratio 0.60, a written basis, Current and Saving active? = Inactive. Income and saving fields are not required for this fixed expense split.

2. Enter two actual purchases

ID / date	Status / type	Amount / cash route	Agreement / mode
D1 / Nov 18	Confirmed / Expense	\$900 / A to Merchant	AR-01 / Cash + allocation
D2 / Nov 18	Confirmed / Expense	\$300 / B to Merchant	AR-01 / Cash + allocation

Give each row its own source note. Original expense, source attribution, debtor and linked receipt are unused for these personal purchases. Confirm that the actual ledger is complete for the chosen period.

3. Check the first result, then record the real payment

Close shows expense \$1,200; responsibility \$720 for Alex and \$480 for Robin; funding difference \$0; Robin to Alex \$180. Verify the states before acting. After the actual transfer, add one Settlement row: \$180, source B, destination A, debtor B, actual date, Cash + allocation and a record note. Reclose: expense remains \$1,200 and remaining debt is \$0.

Using a joint account or both routes? Continue below with opening cash and ownership, contributions, actual purchases and statements. Savings, refund history and split-receipt fields are used only when relevant.

Shared-account route and advanced records

Save your own file before entering data. Gold cells are editable; white cells calculate. Desktop Excel is the tested application. No macros or bank connection.

A blank is unknown; enter a numeric zero only when confirmed. Scenario, Expected and Proposed never become confirmed merely because an amount is entered.

Formulas are protected without a password. Review > Unprotect Sheet permits inspection; keep an untouched copy. Retain dated copies so a changed agreement cannot rewrite a past close.

1. Make a dated copy for one period. Setup defines people, dates, joint pool and confirmed opening balances. None makes joint accounts inactive. Checking permits excluded savings as a holding account; Combined includes both.
2. Agreements stores immutable IDs and effective dates. Locked ratio does not change when income changes. Other rules recalculate responsibility from this period's actual expenses plus the agreed saving target. Proposed terms cannot close actual expenses.
3. Enter Transactions in cash-date order. Use Cash + allocation for an ordinary expense; Cash only for one payment split across agreements; then Allocation only rows linked by receipt ID. Allocation rows must sum to the single cash payment and use its source. They never move cash again.
4. Expense goes to Merchant. Refund comes from Merchant and names the original expense/allocation ID. Keep a Historical original row for a late refund, including its original agreement and final period basis. Historical rows never move this period's cash.
5. Contribution is personal A/B to a joint account. ReturnContribution is joint to the same owner. InternalTransfer/BoundaryTransfer moves Checking and Savings. Enter source attribution A/B for joint withdrawals and merchant refunds; the two amounts must sum to the movement.
6. Joint ownership updates in row order. Spending or transfer attribution must be available in its source account. For a joint Settlement, debtor must own the entire withdrawal and enough source cash; mixed \$24/\$16 cannot cancel a \$40 debt. Use a personal settlement, or document and implement any attribution change separately before recording a payment. This file never silently changes ownership.
7. Settlement and PersonalSupport name the debtor/donor A/B and the receiving personal account. Support stays separate from expenses. A mixed withdrawal already paid can be represented by its two real purpose components (e.g., \$24 ReturnContribution to A and \$16 B Settlement to A), whose cash amounts sum to the actual \$40.
8. Confirmed rows count in actual responsibility. Expected rows do not count. Disputed cash is still real bank movement, but the expense close is pending until its treatment is resolved. Blank status on an entered row is incomplete, not zero.
9. Check Q:S beside each row. Cash can reconcile with unknown attribution; expense settlement cannot. Excluded savings paying a merchant or receiving a refund requires Combined for this period, with its opening history; never rewrite earlier copies.
10. Setup earmarks are portions of account cash, not extra assets. Close compares net designated saving increase and support with their targets separately. Reconcile calculated bank balances to statements. Opening expense debt is carried once, separately.

Example: Alex contributes \$720 and Robin \$480; joint purchase \$1,000, refund \$200, then Alex pays \$100 directly. Joint cash \$400; expense \$900; net funding \$580/\$320; Robin owes Alex \$40. Direct180 is a separate teaching sheet, never added to the ledger.

Capacity: 60 transaction rows and 12 agreement rows. Start a new period copy rather than pasting over formulas. For a longer ledger, extend all formula/validation ranges deliberately in a separate inspected copy. The file has no automatic bank import.

No legal rights or automatic fairness conclusion are created. Household attribution is an internal record and does not determine bank ownership rights. USD only; do not mix currencies or periods.

Period, accounts and agreement

Field	Recorded value
Person A	Alex
Person B	Robin
Period start	November 01, 2026
Period end	November 30, 2026
Joint pool	Checking
Period confirmed?	Yes
Records / basis	Fictional AR-01 teaching ledger; USD for November 2026.
Opening checking cash	\$0.00
Opening checking: A	\$0.00
Opening checking: B	\$0.00
Statement closing checking	\$400.00
Checking cash confirmed?	Yes
Opening savings cash	\$0.00
Opening savings: A	\$0.00
Opening savings: B	\$0.00
Statement closing savings	\$0.00
Savings cash confirmed?	Yes
Excluded savings holding account	Inactive
Opening expense debt: B owes A	\$0.00
Opening debt confirmed?	Yes
Actual ledger complete for period?	Yes

Dated agreement

Agreement field	Value / basis
ID	AR-01
Status	Confirmed
Effective from	November 01, 2026
Effective to	November 30, 2026
Rule	Locked ratio
Locked A ratio	60%
Income A	Not entered
Income B	Not entered
Recognized obligation A	Not entered
Recognized obligation B	Not entered
Custom A total	Not entered
Saving target	\$0.00
Basis / reason	Fictional 60/40 agreement; both choose this fixed ratio.
Historical final expense	Not entered
Basis period	Current
Saving active?	Inactive

Keep prior IDs and their effective dates. A new ratio cannot change the original allocation of a refund or the ownership of opening cash. More agreement rows are available in the spreadsheet.

Transactions

One cash row per movement. Allocation-only rows describe responsibility and never repeat the bank payment.

ID	Date	Type	Cash route	USD	Agreement
T01	Nov 01	Contribution	A → Checking	\$720.00	—
T02	Nov 01	Contribution	B → Checking	\$480.00	—
T03	Nov 04	Expense	Checking → Merchant	\$1,000.00	AR-01
T04	Nov 12	Refund	Merchant → Checking	\$200.00	AR-01
T05	Nov 18	Expense	A → Merchant	\$100.00	AR-01

Source ownership and original reference

ID	Status	A attribution	B attribution	Original expense
T01	Confirmed	Not required	Not required	—
T02	Confirmed	Not required	Not required	—
T03	Confirmed	\$600.00	\$400.00	—
T04	Confirmed	\$120.00	\$80.00	T03
T05	Confirmed	Not required	Not required	—

For joint withdrawals, enter the source attribution and check its availability in the source account. A joint-source expense settlement must be funded entirely by the named debtor. Expected transactions stay out of actual totals; disputed cash remains visible and prevents a complete expense close.

The workbook also stores description, debtor/donor, cash/allocation mode, linked receipt and record notes. Keep these when preparing a real close; this compact PDF view does not replace them.

Expense close

Measure	Result
Cash state	READY
Expense close state	READY
Current agreement / target state	READY
Net eligible expense	\$900.00
Expense target A	\$540.00
Expense target B	\$360.00
Direct personal expense funding A	\$100.00
Direct personal expense funding B	\$0.00
Joint-pool expense funding A	\$480.00
Joint-pool expense funding B	\$320.00
Net expense settlements A sent	\$0.00
Actual expense funding A	\$580.00
Actual expense funding B	\$320.00
Funding reconciliation difference	\$0.00
Remaining: B owes A (+); A owes B (-)	\$40.00

Robin to Alex \$40.00

Funding must reconcile to eligible expenses. Keep expense debt brought forward separate from current bank cash. A result does not authorize a transfer.

Bank cash and retained ownership

With Checking scope, Savings is an excluded holding account shown separately. Direct merchant activity in Savings requires Combined scope with that account's opening history.

Cash measure	Result
Checking closing cash	\$400.00
Checking statement difference	\$0.00
Savings closing cash	INACTIVE
Savings statement difference	PENDING / INACTIVE
Included joint-pool closing cash	\$400.00
Retained checking A	\$240.00
Retained checking B	\$160.00
Retained savings A	\$0.00
Retained savings B	\$0.00

The statement differences must be zero. Unknown internal attribution can leave the expense close pending even when bank cash reconciles. A new expense ratio cannot rewrite the opening ownership of retained funds.

Boundary check: same expense, different cash scope

After the \$1,000 purchase and \$200 refund, move \$100 from checking to savings with existing \$60/\$40 ownership. Checking is \$300 and savings \$100. Expense funding remains \$480/\$320 in both checking-only and combined views; no settlement is created by moving cash.

A \$50 return from savings carries its existing \$30/\$20 ownership. Checking becomes \$350; savings \$50. Expense and settlement remain unchanged.

Saving and personal support

Saving earmarks are portions of cash, never a second asset. Enter the opening and closing designated portions only after reconciling their account and ownership.

Saving input	Value
Designated saving tracking	Inactive
Opening saving earmark A	\$0.00
Opening saving earmark B	\$0.00
Closing saving earmark A	\$0.00
Closing saving earmark B	\$0.00
Saving earmarks confirmed?	Yes

Purpose / comparison	Result
Shared saving target A	\$0.00
Shared saving target B	\$0.00
Actual designated saving change A	PENDING / INACTIVE
Actual designated saving change B	PENDING / INACTIVE
Saving shortfall A	PENDING / INACTIVE
Saving shortfall B	PENDING / INACTIVE
Personal support target A to B	\$0.00
Personal support target B to A	\$0.00
Actual personal support A to B	\$0.00
Actual personal support B to A	\$0.00
Support still due A to B	\$0.00
Support still due B to A	\$0.00
Disputed expense amount	\$0.00

Personal support does not pay a merchant and does not settle an expense debt. A joint-source support payment must keep its cash movement and its named source owner connected.