

TikTok Coins Gifting and Budget Planner

Purpose: Help you decide how much to spend on TikTok gifts, keep track of it, spot unsafe sellers, and (for creators) keep your gift income in order. General information only, not financial advice.

1. Set your monthly gifting limit

Work this out before you open the Coins screen, not during a LIVE.

1. Monthly money left after bills and savings: £_____
 2. The part of that you would be happy to lose entirely: £_____
 3. Your monthly gifting limit (never more than line 2): £_____
 4. Weekly limit (line 3 divided by 4): £_____
- ☐ I have turned on TikTok's daily gift limit notification in the app.
- ☐ I have told a family member or friend my limit.
- ☐ I will stop for the month once I reach the limit.

2. Spending log

Copy the price from your own Coins screen at the time of purchase. Prices vary, so do not rely on figures from articles.

Date	Creator or LIVE	Amount paid (£)	Running total (£)
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3. Before you buy: quick safety check

- ☐ I am buying inside the official TikTok app, on my own account.
- ☐ Nobody has asked for my password, login code or a screenshot of a message.
- ☐ I did not click a link from a message, comment or advert.
- ☐ The price is shown in pounds before I pay, and it is not "too good to be true".
- ☐ I am not buying because I felt pressured or guilty.
- ☐ I will keep my receipt.

If any box is unticked, stop and check again.

4. Red flags in a Coins seller

- Much cheaper than the price in the app
- Asks for your TikTok password or a verification code
- Delivers "by username" with no login needed, but only after payment by bank transfer, gift card or crypto
- Contacts you first by direct message or comment
- No company details, no clear refund policy, no way to contact a real person
- Pushes you to hurry ("only 10 minutes left")

If you have paid a seller who did not deliver:

1. Contact the seller in writing and keep a copy.

2. Ask your bank or card provider about a chargeback straight away. Claims are typically due within about 120 days, and success is not guaranteed.
3. Change your TikTok password and turn on two-step verification if you shared anything.
4. Report the seller to TikTok and to Action Fraud (or Police Scotland if you are in Scotland).

5. If a young person uses your device

- ☐ Purchases need a password or biometric check on the app store account.
- ☐ Spending limits or "ask to buy" are switched on.
- ☐ We have talked about gifts costing real money.
- ☐ They know to tell me if someone offers cheap Coins or asks for a login.

6. Creators: gift income tracker

Gifts reach you as Diamonds, which are converted to money under TikTok's rules. Check current thresholds and payout rules in your own account, as they change by region.

Month	Diamonds received	Amount paid out (£)	Fees or deductions (£)	Notes
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- ☐ I never ask viewers to gift money they cannot afford.
- ☐ I only accept gifts bought in the app, and I warn followers about cheap-Coin sellers.
- ☐ I keep records of every payout.
- ☐ I have checked my tax position with an accountant or HMRC.
- ☐ Gifts are only one of my income streams.

7. Monthly review (5 minutes)

1. Did I stay within my limit? Yes / No
2. Was every purchase worth it? Yes / No
3. What will I change next month? _____

Want a hand putting this into practice?

Delivered Social is a social media, SEO and web agency based in Guildford and Portsmouth. Say hello at deliveredsocial.com/contact/ and we will point you in the right direction.