



# Top Tips for Tipping

While tipping might not be the first thing that comes to mind when you think about financial goals, having a complete picture of your spending and feeling secure in your choices are important components of Financial and Emotional Confidence. From tipping a waiter to “tipping yourself” to plan for the future, this guide can help everyone sign every bill with confidence.

## GROCERY AND DINING

**TABLE SERVICE AT A RESTAURANT**  
15-20%<sup>1</sup>



**BARTENDER**  
\$1 for a beer or wine;  
\$2 for a more complicated cocktail.<sup>2</sup>  
Or, 15-20% of the total bill<sup>1</sup>



**TAKE OUT, COUNTER SERVICE OR CAFÉS**

No obligation.  
Exceptions: 10-15% for extraordinary service, curbside delivery or for a large, complicated order<sup>1</sup>



**FOOD DELIVERY**  
10-15%

(minimum \$2);  
15-20% for a complicated delivery or poor weather<sup>1</sup>



### Tipping tip:

Poor service? Still tip **10%**, both as a signal to management and so support staff (dishwashers, bussers) don't get skunked<sup>1</sup>



### TAXIS AND RIDE SHARES

**15–20%**, minimum **\$1**.<sup>1</sup> Add additional tip for baggage assistance (see below)

### VALET PARKING

**\$2–\$5** when the car is returned to you<sup>1</sup>

## HOTELS AND TRAVEL

### BAGGAGE ASSISTANCE

**\$2** for 1 bag, plus **\$1** per additional bag (applies to bellhops, doormen, taxi drivers, skycaps, etc.)<sup>1</sup>

### HOUSEKEEPERS

**\$2–\$5/day** left daily with a note marked “Housekeeping – Thank you” (to signal that the money wasn’t accidentally left out)<sup>1</sup>

### CONCIERGE

**\$5–\$10** for help securing tickets, restaurant reservations or similar. **\$15** or **10–20%** of the price if they were in-demand or hard to get<sup>1</sup>



## PERSONAL CARE



### SALON OR SPA SERVICES

**15-20%** of the total  
(and ask for it to be split  
among all who served you)



### DON'T FORGET TO TIP YOURSELF FIRST

When you get paid, giving yourself a **20%** “tip” straight into your savings can be a fun way to meet the savings rate recommended by many experts.<sup>3</sup>

## YOUR (OTHER) BURNING QUESTIONS ANSWERED

1

### PRE-TAX OR POST-TAX?

Pre-tax is the standard recommendation, with exceptions (see section #3 for tips on cash tipping).<sup>1</sup>

2

### DO I REALLY HAVE TO TIP MY RIDE-SHARE DRIVER?

While most ride share apps did not originally include tipping, public pressure has caused companies to add it. Experts now recommend tipping like a traditional taxi.<sup>4</sup>

3

### IS IT BETTER TO TIP IN CASH?

Yes! Card tips may have processing fees deducted, so tip on the post-tax amount if using one.<sup>5,6</sup> Cash is especially preferred for delivery app tips (sometimes they keep all card tips).<sup>7</sup>

**Knowing when and how much to tip is an important skill for budgeting and having a complete picture of your expenses. For an even more comprehensive understanding of your finances (and some great strategies for “tipping yourself”) speak to a financial professional today.**

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- <https://emilypost.com/advice/general-tipping-guide/>
- <https://www.foodandwine.com/how/tipping-tips-from-bartenders>
- Personal Savings Statistics, Guardian Life
- <https://www.nytimes.com/2018/10/02/travel/should-you-tip-your-uber-driver-if-so-how-much.html>
- <https://www.cbsnews.com/news/should-you-use-your-credit-card-to-tip/>
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- <https://www.theverge.com/2019/7/22/20703434/delivery-app-tip-pay-theft-door-dash-amazon-flex-instacart>

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