ELAINE SWANN featuring renowned etiquette expert Zelle® presents the Holiday Guide to Tipping and Gifting with lifestyle and etiquette expert Elaine Swann.

We’ll help you navigate the rules of money etiquette during the holidays and all year round.

Make Your List and Check it Twice!

Plan out your holiday budget and stick to it.

Write out your holiday gift list well in advance and shop early.

On a budget? Consider coordinating a group gift and asking friends or family to send money with Zelle®.

Enjoy the holiday season with your loved ones!

MEMO:

Use Zelle® to send a special holiday tip to the nanny, housecleaner or other service provider who goes above and beyond.

THE HOLIDAY GUIDE TO Zelle®

Data:

48% of consumers prefer receiving money as a gift via digital payment instead of by cash or check.

61% of consumers agreed or strongly agreed that tipping has become more top of mind since the start of the COVID-19 pandemic.

Who and How Much Should I Tip All Year Round?

Tipping

Budget-Conscious Tipping and Gifting

Many economic circumstances can affect who and how much you tip, whether it's inflation or the looming recession. Here are tips for tipping and gifting on a budget.

Tips

1. **TIP Percentages matter**
   - No matter the state of the economy, it's important to tip for a service you've received.
   - Always stick to percentages of the overall cost, so when prices go up or down, so does the amount you spend on tips.

2. **TIP Budget for tipping**
   - Just as you budget for other things in your life, make sure to factor in tipping so that you aren’t pulling from savings when you need to give a tip.

3. **TIP Group gifts**
   - For holidays and celebrations, try coordinating a group gift with family/friends to help subsidize the cost of an individual gift.
   - One person can purchase the gift, and the others can pay them back using payment platforms like Zelle.

Budget

- **Income**: 
  - **Salary**: 
    - **Weekly**: $2,000
    - **Monthly**: $8,000
  - **Freelance**: 
    - **Weekly**: $1,000
    - **Monthly**: $4,000

- **Expenses**: 
  - **Rent/Mortgage**: 
    - **Weekly**: $500
    - **Monthly**: $2,000
  - **Utilities**: $100
  - **Groceries**: $200
  - **Transportation**: $100

- **Savings**: 
  - **Weekly**: $50
  - **Monthly**: $200

- **Emergency Fund**: 
  - **Weekly**: $50
  - **Monthly**: $200

- **Total Income**: $3,000
  - **Total Expenses**: $1,900
  - **Remaining**: $1,100

Tipping

- **Restaurant**: 
  - **Waiter/Waitress**: 15–20% tip of service cost
  - **Bartender**: 15–20% for sit-down wait service, or $1–$2 per drink
  - **Barista**: Not required every visit, but 10–15% now and then is nice

- **Hotel**: 
  - **Housekeeping**: $2–$5 per day
  - **Valet**: $2–$5

- **Taxi/Transport**: 
  - **Taxi**: $2–$5 per person
  - **Rideshare Driver**: 10–20% tip

- **Entertainment**: 
  - **Theater**: $5–$10 per person
  - **Concert**: $10–$20 per person

- **Travel**: 
  - **Flights**: $25–$50
  - **Car Rentals**: $25–$50

- **Nanny**: 
  - **Weekly Pay**: $300–$700
  - **One-time Gift**: $50–$100

- **Baby-sitter**: 
  - **One-time Gift**: $25–$50

- **Delivery Services**: 
  - **Food Delivery**: $6–$8
  - **Movers**: 15–20% of the total move cost

- **Home Services**: 
  - **Plumber**: $100–$150
  - **Electrician**: $100–$150

- **Personal Care**: 
  - **Hair stylist/barber**: Up to the cost of one service or a small gift
  - **Dry cleaner**: Consider dropping off a small gift like a box of chocolates

- **School**: 
  - **Teacher**: A gift made by your child, or a combined gift or Zelle® payment from all the parents
  - **School bus driver**: A small, non-cash gift

Tips and Tricks

- **Tips for Tipping**: 
  - **Cash vs. Digital**: Digital payments are more secure and trackable.
  - **Privacy**: Be sensitive to personal space.

- **Tips for Gifting**: 
  - **Personalized gifts**: Consider a gift card or a subscription box.
  - **Pricing**: Think about the cost and the value of the gift.

- **Sustainability**: Consider eco-friendly or upcycled items.

- **Notes**: Always check local guidance to see if these professionals can accept gifts.

Source: 2022 Tipping Behavior and Trends Source: 2022 Holiday Pay Season and Gift Giving