

Service charge: bill checklist

If service is included, another full tip is not expected. If a fee is separate from tipping, check the stated policy. Use the bill's final amount and any payment already made.

Sample \$100 meal	Included fee	Optional extra	Payment
No charge included	\$0.00	\$20.00	\$128.00
Service included policy	\$20.00	\$0.00	\$128.00
Benefits fee; tip separate	\$4.00	\$20.00	\$132.00
18% automatic gratuity	\$18.00	\$0.00	\$126.00

Tax assumption. These examples use \$8 tax. Use the tax on your receipt.

Dinner for four. A \$128 service-included bill is \$32 each. With no extra tip, write Tip: \$0 / Total: \$128.

An unclear charge. Does this fee replace customary tipping, or are tips separate?

Automatic gratuity. A required \$18 charge on a \$100 meal is already included. Another \$2 is optional; it brings the combined service payment to \$20.

A deposit credit. A \$50 deposit credited against the \$128 bill leaves \$78 to pay.

Unexpected fee. Request an explanation or correction before payment. Do not subtract it yourself.

Full guide: <https://how-much-to-tip.com/blog/service-charge-vs-tip/>

Source: Department of Labor: Fact Sheet #15

Source: IRS: tips and service charges