**6 Things You Need to Know About Holiday Tipping**

How much to give the people who help you all year — and when to do it.

*By Lisa Gerstner*

**1. Give the traditional way.** PayPal? Forget it. An end-of-the-year tip should be handed over in person. Tuck the money (crisp, new bills are a plus) into a card with a handwritten note expressing your appreciation. If you can’t do it face-to-face — in the case of, say, the newspaper deliverer who passes by at 4 A.M. —mail a check or gift card, says Jodi R.R. Smith, president of etiquette consultant Mannersmith. And don’t wait until the final weeks of December — the recipients may be depending on the money to buy holiday gifts. The optimum time for end-of-year tipping is the week before Thanksgiving or shortly thereafter.

**2. Make a list.** The people who make your life easier should be at the top of your list. They may include your nanny or caregiver, hairstylist, fitness instructor, housekeeper, dog walker, garbage collector and, if you live in a condominium or apartment, handyman or concierge. For a nanny, a week’s pay is appropriate. The cost of one session is a good benchmark for many others on your list, such as a pet groomer, weekend babysitter or weekly cleaning person.

**3. And check it twice.** Take into account your relationship with the provider. If you have worked together closely or for a long time, or if you’ve received outstanding service throughout the year, you might tip at the higher end of the scale. The local cost of living matters, too; $50 goes further in the Midwest than in Manhattan.

**4. Know whom not to tip.** Check a company’s policy before you tip one of its employees. Mail carriers are not allowed to take cash; they may accept gifts worth less than $20. Nursing-home workers might not be permitted to take tips or gifts. Don’t pass cash to a professional, such as your doctor, lawyer or accountant; home-baked goods, a bottle of wine or chocolates are acceptable. And don’t give cash to your child’s teacher — it could look like a bribe. Consider pooling your resources with other parents to give a gift card, if the school’s gift-giving policy permits. “A teacher doesn’t need another mug,” Smith says.

**5. Don’t fret if money is tight.** You don’t have to blow your budget. It’s okay to tip only your A-list providers, such as your nanny, says Smith. But you should show your gratitude to anyone you don’t tip with a card and a note — and a small gift, such as a box of candy. Once your cash flows again, you can make up for a missed tip any time the following year. Or you could use your talents and skills as currency, says Mary M. Mitchell, author of The Complete Idiot’s Guide to Etiquette. Mitchell herself once gave a lesson in dining etiquette instead of a tip or gift. And homemade crafts and food are always low-cost, thoughtful ways to say thank you.

**6. Be generous if you can**. A fatter-than-usual tip could mean a lot to someone who is struggling financially. Be careful not to set an expectation that you’ll tip extra each year, and avoid making anyone feel like a charity case, says Diane Gottsman, a national etiquette expert and owner of the Protocol School of Texas. She advises that you say that you know times are tough and that your ability to help out this year is a gift to you, too.

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