



Calculating Tips using **What If Financial Pro 2025** **from App Store**

Cassiopeia Technology

Background

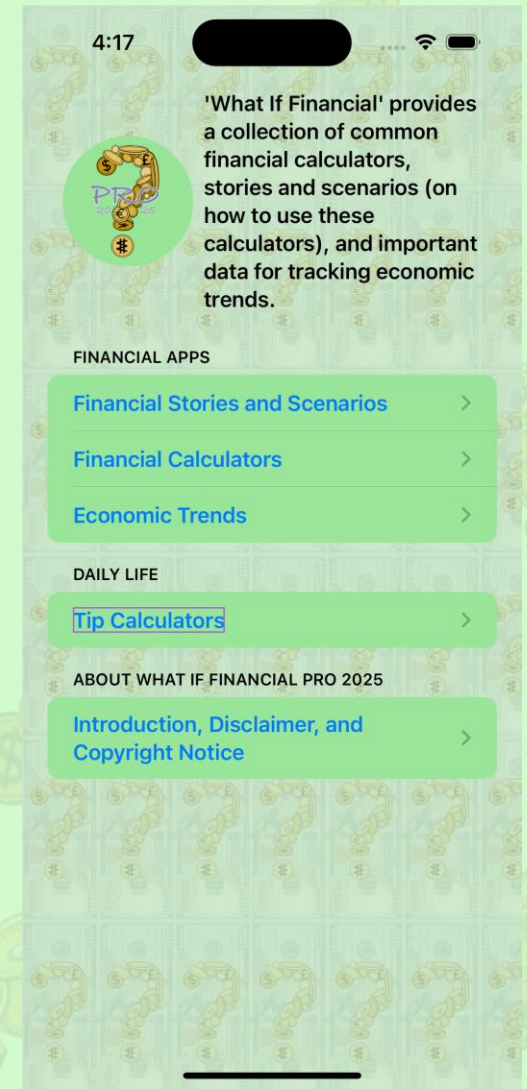
- Tips has become a top social discourse since the COVID19 pandemic and Trump's no-tax-on-tips policy included in 2025 tax-cut bill
 - ['No tax on tips' could make tipping fatigue worse - The Washington Post](#)
 - ['Tip fatigue' is real. Here's how much people really tip post-pandemic](#)
 - [Tipflation: How to handle tip fatigue | Fidelity](#)
 - [Is Tip Fatigue Wearing You Out? ||| Wells Fargo Advisors](#)
 - [Has the Spread of Tipping Reached Its Limit? Don't Count on It. - The New York Times](#)
 - [Is Tipping Getting Out of Control? Surveys Show Tipping Fatigue Growing in America](#)
 - [A tip too far? Why tip fatigue may be setting in for North Americans](#)

Tip Calculators to Meet your Tipping Habit

- **No matter what your feel about “tip fatigue”, “tipflation”, “no tax on tips”**
 - [Gratuity - Wikipedia](#)
 - [Tipflation – Wikipedia](#)
 - [No tax on tips - Wikipedia](#)
- **Or whether tip should be calculated before or after tax**
 - [Clearing The Confusion: Is Tip Calculated Before Or After Tax? \(May 2025\)](#)
 - [Why Restaurants Include Tip on Tax Amounts - 🍷 GiveHowMuch](#)
- **‘What If Financial’ has tip calculators considering all these and can help you figure out the right tip amount in no time!!!!**

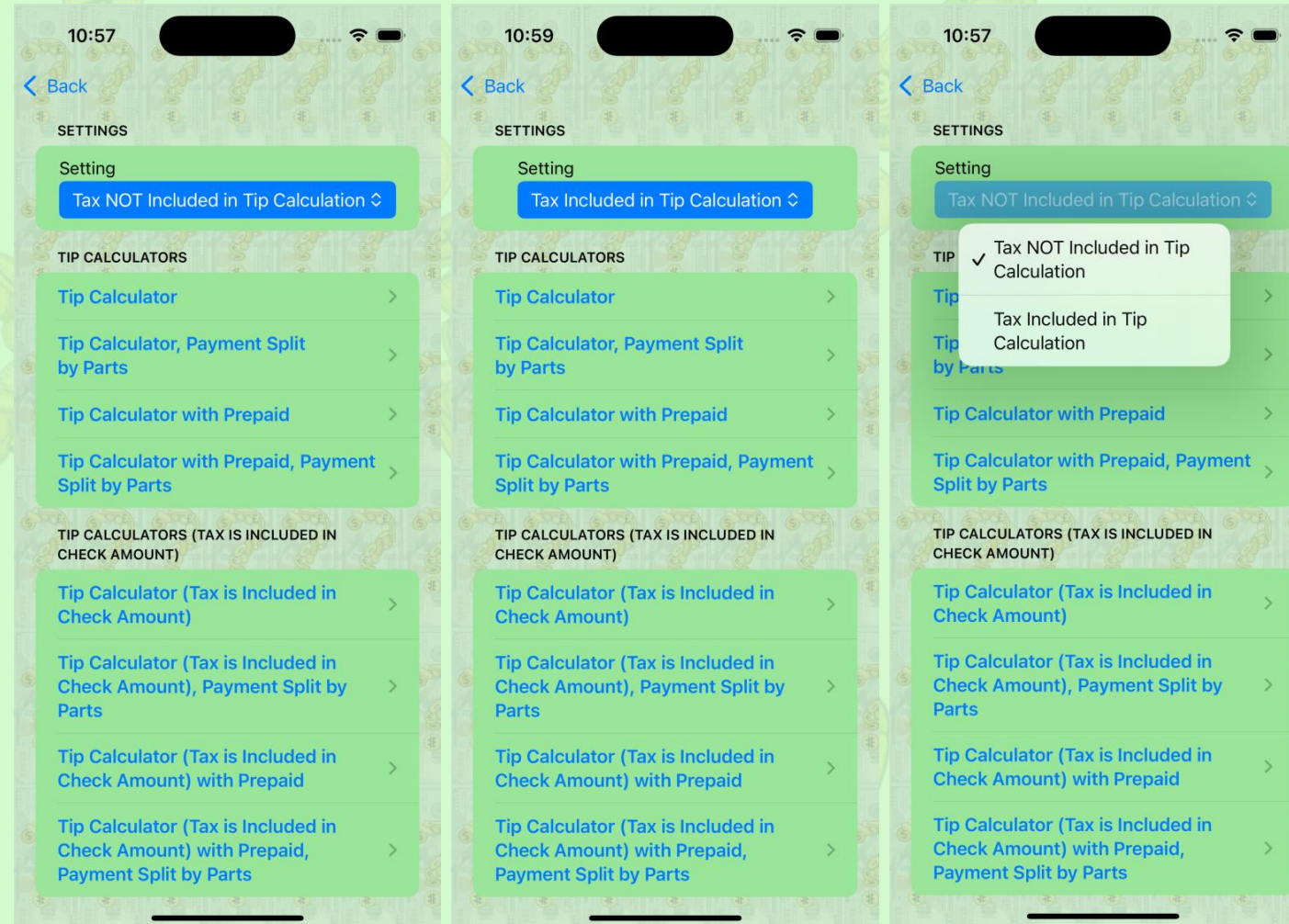
What If Financials Tip Calculators

- Click “Tip Calculators” to get started



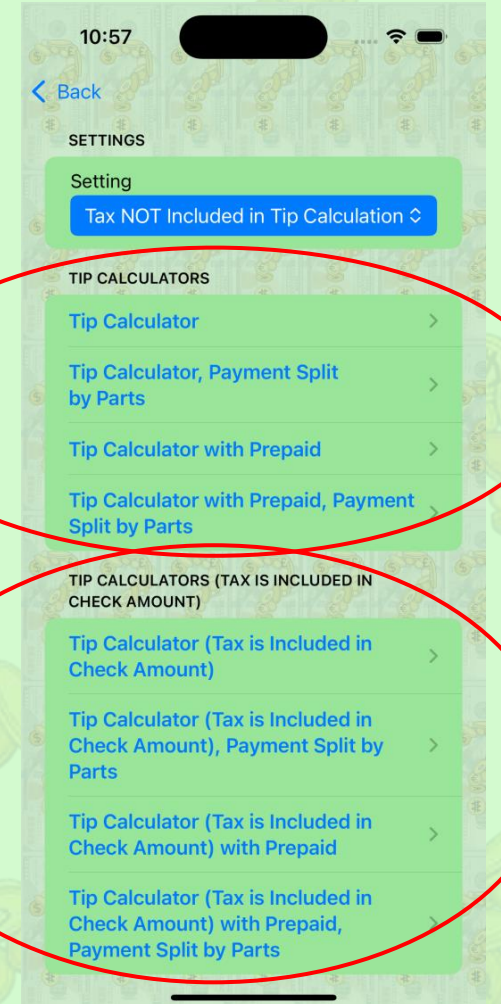
What If Financials Tip Calculators – Using Before or After-Tax Amount for Tip Calculation?

- Choose whether tip calculation should use before or after-tax amount
- It's a personal preference



What If Financials Tip Calculators – Is Tax Already Included in Your Bill/Check Amount?

- Tax can already be included in the bill/check amount
- *Especially when tax amount does not show up in bill/check as a separate item*
- ‘What If Financial’ app has two main sections of tip calculators that you can
 - **Enter tax amount if it’s a separate item**
 - Enter a sales tax rate to separate tax from bill/check amount if sales tax is already included



What If Financials Tip Calculators

- **Most common scenario**
- Bill/check and tax amounts are **separate**
- A bill/check is **NOT** paid using prepaid/gift/discount cards
- Payment can be **evenly** split by a plural of payers
- Follow a tip percentage of your choosing for the tip, tax, and total payment

10:57

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SETTINGS

Setting

Tax NOT Included in Tip Calculation

TIP CALCULATORS

Tip Calculator

Tip Calculator, Payment Split by Parts

Tip Calculator with Prepaid

Tip Calculator with Prepaid, Payment Split by Parts

TIP CALCULATORS (TAX IS INCLUDED IN CHECK AMOUNT)

Tip Calculator (Tax is Included in Check Amount)

Tip Calculator (Tax is Included in Check Amount), Payment Split by Parts

Tip Calculator (Tax is Included in Check Amount) with Prepaid

Tip Calculator (Tax is Included in Check Amount) with Prepaid, Payment Split by Parts

4:19

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How much do I pay if check amount is 100 dollars

and sales tax amount 10.5 dollars

total split by 1 guest(s)

with tip rate incrementing 1 % per step

in total 30 steps?

Hide Answer Show Table Hide Question

check tax tip (X-axis: tip rate steps)

4:19

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How much do I pay if check amount is 100 dollars

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in total 30 steps?

Hide Answer Show Chart Hide Question

No	Tip rate	Tip	Tax	Dollars
0	0%	\$0.00	\$10.50	\$110.50
1	1%	\$1.00	\$10.50	\$111.50
2	2%	\$2.00	\$10.50	\$112.50
3	3%	\$3.00	\$10.50	\$113.50
4	4%	\$4.00	\$10.50	\$114.50
5	5%	\$5.00	\$10.50	\$115.50
6	6%	\$6.00	\$10.50	\$116.50
7	7%	\$7.00	\$10.50	\$117.50
8	8%	\$8.00	\$10.50	\$118.50
9	9%	\$9.00	\$10.50	\$119.50
10	10%	\$10.00	\$10.50	\$120.50
11	11%	\$11.00	\$10.50	\$121.50
12	12%	\$12.00	\$10.50	\$122.50
13	13%	\$13.00	\$10.50	\$123.50
14	14%	\$14.00	\$10.50	\$124.50
15	15%	\$15.00	\$10.50	\$125.50
16	16%	\$16.00	\$10.50	\$126.50
17	17%	\$17.00	\$10.50	\$127.50
18	18%	\$18.00	\$10.50	\$128.50
19	19%	\$19.00	\$10.50	\$129.50
20	20%	\$20.00	\$10.50	\$130.50
21	21%	\$21.00	\$10.50	\$131.50

What If Financials Tip Calculators – Split by Parts

- Bill/check and tax amounts are **separate**
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Tip Calculator (Tax is Included in Check Amount) with Prepaid

Tip Calculator (Tax is Included in Check Amount) with Prepaid, Payment Split by Parts

4:21

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How much do I pay if check amount is 100 dollars

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check tax tip (X-axis: tip rate steps)

4:21

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4	4%	\$4.00	\$10.50	\$114.50
5	5%	\$5.00	\$10.50	\$115.50
6	6%	\$6.00	\$10.50	\$116.50
7	7%	\$7.00	\$10.50	\$117.50
8	8%	\$8.00	\$10.50	\$118.50
9	9%	\$9.00	\$10.50	\$119.50
10	10%	\$10.00	\$10.50	\$120.50
11	11%	\$11.00	\$10.50	\$121.50
12	12%	\$12.00	\$10.50	\$122.50
13	13%	\$13.00	\$10.50	\$123.50
14	14%	\$14.00	\$10.50	\$124.50
15	15%	\$15.00	\$10.50	\$125.50
16	16%	\$16.00	\$10.50	\$126.50
17	17%	\$17.00	\$10.50	\$127.50
18	18%	\$18.00	\$10.50	\$128.50

What If Financials Tip Calculators – with Prepaid/Gift/Discount Cards

- Bill/check and tax amounts are **separate**
- A bill/check **CAN** be paid using prepaid/gift/discount cards
- Payment can be **evenly** split by a plural of payers
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Tip Calculator with Prepaid, Payment Split by Parts

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Tip Calculator (Tax is Included in Check Amount) with Prepaid, Payment Split by Parts

4:23

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How much do I pay if check amount is 100 dollars

using prepaid of 30 dollars

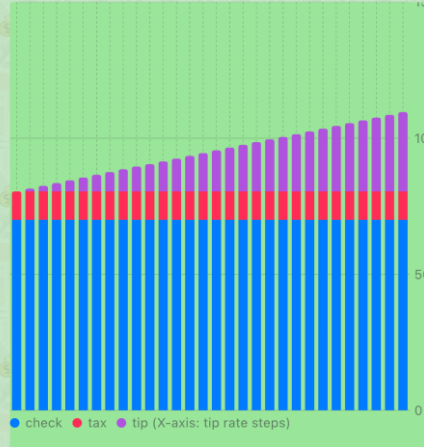
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0	0%	\$0.00	\$10.50	\$80.50
1	1%	\$1.00	\$10.50	\$81.50
2	2%	\$2.00	\$10.50	\$82.50
3	3%	\$3.00	\$10.50	\$83.50
4	4%	\$4.00	\$10.50	\$84.50
5	5%	\$5.00	\$10.50	\$85.50
6	6%	\$6.00	\$10.50	\$86.50
7	7%	\$7.00	\$10.50	\$87.50
8	8%	\$8.00	\$10.50	\$88.50
9	9%	\$9.00	\$10.50	\$89.50
10	10%	\$10.00	\$10.50	\$90.50
11	11%	\$11.00	\$10.50	\$91.50
12	12%	\$12.00	\$10.50	\$92.50
13	13%	\$13.00	\$10.50	\$93.50
14	14%	\$14.00	\$10.50	\$94.50
15	15%	\$15.00	\$10.50	\$95.50
16	16%	\$16.00	\$10.50	\$96.50
17	17%	\$17.00	\$10.50	\$97.50
18	18%	\$18.00	\$10.50	\$98.50

What If Financials Tip Calculators – Split by Parts and with Prepaid/Gift/Discount Cards

- Bill/check and tax amounts are **separate**
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4:24

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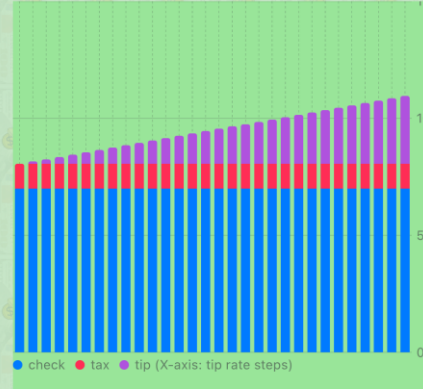
to pay for 1 guest(s)

total split by 1 guest(s)

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in total 30 steps?

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4:25

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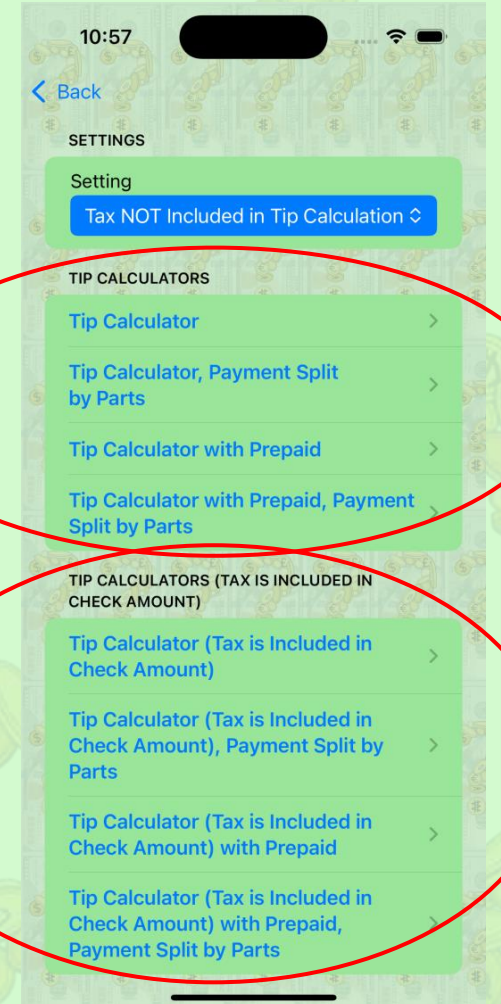
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6	6%	\$6.00	\$10.50	\$86.50
7	7%	\$7.00	\$10.50	\$87.50
8	8%	\$8.00	\$10.50	\$88.50
9	9%	\$9.00	\$10.50	\$89.50
10	10%	\$10.00	\$10.50	\$90.50
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Tip Calculator (Tax is Included in Check Amount) with Prepaid

Tip Calculator (Tax is Included in Check Amount) with Prepaid, Payment Split by Parts

4:28

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How much do I pay if check amount (tax-included) is 110.5 dollars

and sales tax rate is 10.5 %

total split by 1 guest(s)

with tip rate incrementing 1 % per step

in total 30 steps?

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check tax tip (X-axis: tip rate steps)

4:28

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What If Financials Tip Calculators – Split by Parts

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Tip Calculator >

Tip Calculator, Payment Split by Parts >

Tip Calculator with Prepaid >

Tip Calculator with Prepaid, Payment Split by Parts >

TIP CALCULATORS (TAX IS INCLUDED IN CHECK AMOUNT)

Tip Calculator (Tax is Included in Check Amount) >

Tip Calculator (Tax is Included in Check Amount), Payment Split by Parts >

Tip Calculator (Tax is Included in Check Amount) with Prepaid >

Tip Calculator (Tax is Included in Check Amount) with Prepaid, Payment Split by Parts >

4:30

< Back

How much do I pay if check amount (tax-included) is 110.5 dollars

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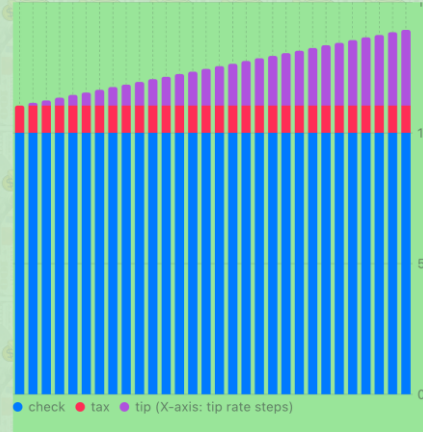
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7	7%	\$7.00	\$10.50	\$117.50
8	8%	\$8.00	\$10.50	\$118.50
9	9%	\$9.00	\$10.50	\$119.50
10	10%	\$10.00	\$10.50	\$120.50
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What If Financials Tip Calculators – with Prepaid/Gift/Discount Cards

- Bill/check and tax amounts are **combined**, enter tax rate for calculating sales tax
- A bill/check **CAN** be paid using prepaid/gift/discount cards
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Tip Calculator with Prepaid >

Tip Calculator with Prepaid, Payment Split by Parts >

TIP CALCULATORS (TAX IS INCLUDED IN CHECK AMOUNT)

Tip Calculator (Tax is Included in Check Amount) >

Tip Calculator (Tax is Included in Check Amount), Payment Split by Parts >

Tip Calculator (Tax is Included in Check Amount) with Prepaid >

Tip Calculator (Tax is Included in Check Amount) with Prepaid, Payment Split by Parts >

4:31

< Back

How much do I pay if check amount (tax-included) is 110.5 dollars

using prepaid of 30 dollars

and sales tax rate is 10.5 %

total split by 1 guest(s)

with tip rate incrementing 1 % per step

in total 30 steps?

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check tax tip (X-axis: tip rate steps)

4:32

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7	7%	\$7.00	\$10.50	\$87.50
8	8%	\$8.00	\$10.50	\$88.50
9	9%	\$9.00	\$10.50	\$89.50
10	10%	\$10.00	\$10.50	\$90.50
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What If Financials Tip Calculators – Split by Parts and with Prepaid/Gift/Discount Cards

- Bill/check and tax amounts are **combined**, enter tax rate for calculating sales tax
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Tip Calculator with Prepaid, Payment Split by Parts >

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4:33

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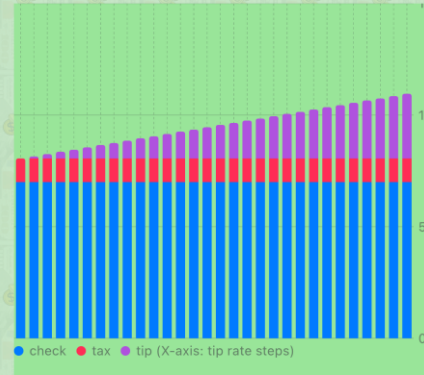
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14	14%	\$14.00	\$10.50	\$94.50
15	15%	\$15.00	\$10.50	\$95.50

The background of the image is a light green color with a repeating pattern of gold coins. The coins are arranged in a way that they appear to be falling or scattered across the frame. Each coin features a different currency symbol, including the dollar sign (\$), the pound sterling (£), the euro (€), and the Japanese yen (¥). The coins are rendered in a simple, cartoonish style with a metallic sheen.

THE END

What If Financials Tip Calculators

