

The financial arrangements regarding who's paying for what should always be established upfront...

...so that everyone has a clear idea of what's expected. If no one has specified that they're picking up the check, it's usually assumed that the group will split the tab. Exactly how the bill is divided up, however, will depend on the circumstances:



If it's an informal get-together,

you can all make the decision jointly to put everything on one bill or, if some of the group prefers, get separate checks. Either choice is perfectly okay, as long as you decide when you first sit down at the table, before you've actually ordered: "Is it all right if we just put everything on one tab?" "Actually, Jill and I prefer a separate check—we're planning to pay by credit card.

If you decide on a single check,

and everyone orders food in the same price range, it often makes sense to split the bill evenly among all the diners. A couple of dollars one way or the other is usually no big deal to anyone.

If some people in the group order dishes that are significantly more expensive than what their companions have ordered,

or if some people consume two or three drinks while the others have one or none, the bigger spenders should offer to cover a larger share of the bill. "We should put in an extra twenty dollars—don't forget, we had drinks with dinner while you just had water."

"Oh, Bartender..."

Whether you're in a down-and-dirty tavern or an upscale watering hole, always tip the bartender at least 10 to 15 percent of what you spend on alcohol—and never less than a dollar.

