



### Dine Like A Millionaire - Even On A Shoestring Budget

Written by: Brian O'Connell 02/02/16 - 11:58 AM EST

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Americans love to dine out, and don't mind spending a pretty penny to do so.

According to Zagat's "State Of American Dining In 2015," we spend, on average, \$39 per person for a meal out on the town. Couple that with an average tip of 19.3%, and a dining consumer is looking at \$45 for a restaurant experience, not even counting a nightcap stop on the way home.

With American incomes down 1.6% since 2013 (at just over \$53,000 in 2015), shaving a few bucks, or more, off the dining experience each time out is a good idea for restaurant, pub and bistro lovers.

The good news for the gastro set? It's not that difficult to do so, giving even the most cash-staved patron a shot at a good meal or two, if you follow some tight budgeting and discount golden rules:

**Rule #1: Think local, and use coupons** - Alex Matjanec, chief executive officer at MyBankTracker, a personal finance site, wants budget-minded diners to leverage local deals. "Local businesses often issue coupons or discounts to promote their businesses, so check out their Facebook page or website to see what's available," Matjanec says. "In an effort to attract budget-minded consumers without lowering their prices, companies may also give you access to special deals if you subscribe to their email list or 'like' their Facebook page. In addition, look through your local newspaper, SmartSource or Valpak mailings to see if any local restaurants have issued coupons or other deals to promote their menu."

**Rule #2: Aim for discounts (and timing is everything)** - Rodric J. Hurdle-Bradford, managing partner at VegasLuxuryVIP.com, advises diners to use websites like Restaurant.com to save cash while dining out. "Also, sign up on the email list for your favorite restaurants," he said. "They send free meals and big discounts to you on your birthday, and you usually have a week to redeem them." Hurdle-Bradford says you can save 10% to 30% on your meals by using weekday specials while avoiding the weekend crowds.

**Rule #3: Use your credit card** - Matthew Coan, owner of the financial product comparison website Casavvy.com, advises using a credit card when paying for a meal. "There are many rewards credit cards that offer bonuses when you use them to spend at restaurants," says Coan. "What ever bonus you get for spending when dining out will be applied to your statement at the end of each month. Therefore, you're the only person that realizes you are saving and you look like a big spender when you are really a smart spender." Card savings can work in mysterious, but productive ways, he adds. "For example, the Fuel Rewards Network is a program with the Shell Fuel company that allows you to link your credit/debit card to your account," Coan explains. "When you use your linked card to spend at participating restaurants, you'll earn savings at the pump on your next fill up."

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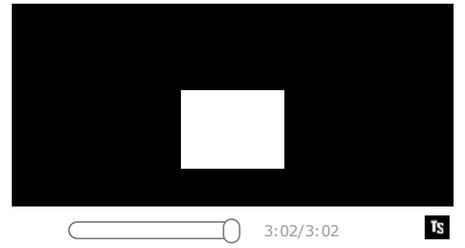
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