

**Written Testimony of Sultan Stipho before the House Committee on Ways and Means:
Tax Subcommittee Hearing**

Your Paycheck, Returned: How the Working Families Tax Cuts Delivered for Americans

May 20, 2026

Chairman, Ranking Member, and Members of the Committee,

Thank you for the opportunity to testify today.

My journey in the restaurant industry began during my junior year of high school. Prom was approaching, and I wanted to pay my own way. I took a job as a busser at a restaurant down the road from my house, and I immediately fell in love with the work. I soon moved to a busier establishment and stayed there for over seven years. That job didn't just pay for a dance. That job paid for my education. It paid for my life. Everything I have built as an adult I built on tips.

I put myself through college studying political science, and I am now preparing to apply to law school. You can imagine how incredible this moment is for me. I am here today because of the people who made my journey possible: servers, bartenders, and bussers, my friends, everyone deserves a voice in rooms of influence like this one. I may not work as a tipped server forever, but I could not be where I am today without it.

I'm here today to advocate for those who make this a long time and lifelong career. The hospitality industry is uniquely empowering. It offers unparalleled flexibility that allows single parents to control their schedules, pick up their kids from school, and still provide a strong living for their families. It is an entrepreneurial environment where your hustle directly dictates your success.

To understand the impact of No Tax on Tips, it is vital to understand the nature of tipped income. It is highly variable. For me, during a slow week, you might earn \$400. On a busy night, you might earn that same \$400 in a single shift. That variability is a reality every tipped professional embraces. We succeed on our drive, our expertise, and our delivery for our section. You learn to manage the great weeks to carry you through the slow ones. I am proud of that.

This past tax season, because of the No Tax on Tips deduction, I received approximately \$4,000 back. That money went directly toward law school applications and campus visits. It became actual savings I would not have had otherwise. That refund kept a door to my future wide open.

I am fortunate to work at a busy establishment where the tips are strong, but there are thousands of professionals working in areas where the margins are tighter. For them, this relief is even more transformative.

Me and my colleagues carry responsibilities that don't show up on a shift schedule, so change is the norm. But this time, it was different. When these refunds began reaching our mailboxes and bank accounts, even the atmosphere on the floor shifted. It was pretty cool, to be honest. There were times in the middle of a dinner rush, our server station conversations turned to financial planning. We were discussing the mechanics of a Roth IRA, comparing brokerage options like Vanguard, and exploring how to optimally invest. Those conversations happened because me and many of my colleagues had the capital to look ahead.

That is transformative.

I want to dive in a bit more on how this deduction impacts individuals on a very personal level. And this is true: I asked my coworkers how they used their refunds. A mother, the sole provider for her family because her husband recently lost his job, told me she didn't know how she would have stayed afloat without it. A bartender recovering from an autoimmune condition used her refund to stay current on medical bills and her car payment. A father used his to open a college fund for his six-year-old. These are not fairy tales, these are my colleagues. And they are your constituents.

These aren't just anecdotes. They are proof of a policy functioning exactly as it should. No Tax on Tips respects the unique economic engine of the tipped professional. Every tip we earn is a direct reflection of our effort and our connection with the people we serve. Nothing could be more American. This policy allows the working families of the service industry to keep more of the money they have directly earned through their hard work.

We proudly serve our communities every single day. By protecting this policy, you ensure that rewarding hard work is still possible for the millions of hospitality professionals who keep this country moving.

Thank you for your time, and I look forward to your questions.

Sultan Stipho