Get the money you deserve

There's an art to nabbing what you want, and financial pro Nicole Lapin has perfected it. Follow her scripts to handle tough negotiations and come out a winner.



I KNOW, I KNOW... it's not easy to ask for things. But think of it this way: If you don't try, the answer is always no. The first time I went to my boss for a raise I was so nervous that I broke out in a major sweat. Yet now negotiating is one of my favorite things to do, since it's my money I'm fighting for. Never assume you're stuck with what you're offered the first time! If just thinking about talking back makes you sweat like I used to, here are some scripts you can steal—or adapt to your situation.

ASKING FOR A RAISE

This is a super-important conversation, and nobody's going to start it but you. It's tempting to send an email, but this has to be face-to-face. Set up a meeting with your boss and go into it with proof of how your accomplishments have helped the company. Outline the salary bump you want, then prepare to negotiate a plan B:

YOUR BOSS: Sadly, budgets have just been slashed and we can't give you that money.

YOU: Instead of a monetary raise, I'd like more paid time off (or a higher title, larger expense account, reimbursed phone bill, you get it).

YOUR BOSS: No, I can't do that right now.

YOU: I appreciate your time. Do you have feedback for how I can grow here?

Then consider whether this is a company you want to stay with. Sometimes the best way to earn more money is to find a new job.

BUYING A CAR

Do your research to figure out exactly what you want and what you should be spending. Request online quotes from multiple dealerships; then, when you get to the lot, expect a conversation like this:

DEALER: We have several models that will appeal to you.

YOU: Thanks, but I am just looking for the 2017 in blue. It goes for $17,500, yes?

DEALER: This model has a ton of added features and goes for $24,500.

YOU: No, I only need the basic features. I'd like the $17,500 sticker price.

Be prepared to haggle back and forth, but don't go over a number you can actually afford—and factor in the cost of insurance and maintenance too. The salesperson likely gets commission and would rather make a sale than have you walk away. But if he won't budge, leave, because another salesperson *will* close the deal.

LOWERING BILLS

You think that number you see on your cable or phone bill is set in stone? That's only what they want you to think. The truth is, you can get it knocked down—or get more for what you pay. Don't be shy: These are phone conversations, so you never even have to see the people you're playing hardball with!

YOU: My rate is too high for me.

CUSTOMER SERVICE REP: I'm seeing that it's the current fee for the plan you have.

YOU: Yes, but if I switch to another provider, I'll get a better deal for the year.

REP: I could give you the starter discount for one month, but then you'll have to go back up.

YOU: Could I get additional channels, then, for the year?

Congratulations, power negotiator!

Nicole Lapin is the author of *Boss Bitch: A Simple 12-Step Plan to Take Charge of Your Career* and is one of the stars of the nationally syndicated show *Hatched*.

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