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LIFE SKILLS

How to deal with life's **slipperiest characters**

Tongue-tied when it comes to talking money? Use our smart one-liners to wriggle out of dodgy deals and emerge richer

Words **BETH GIBBONS**

though: anything too small won't impress them, anything outlandish and they'll know you're talking out of your proverbial.

SEAL THE DEAL: Neutral territory is best for any negotiation. A nearby coffee shop is ideal: research at Brisbane's University of Queensland shows caffeine affects the brain, making people more open to persuasion. Plus the clever folk at the University of Massachusetts found people in softer chairs are more open to compromise. Is she sitting comfortably? Then you can begin...

THE SNAKE

THE ESTATE AGENT

THEIR TACTIC: To appeal to your emotional side. He knows you've already mentally redecorated the kitchen so will try to make you pay over the odds for your 'dream home'.

YOUR LINE OF ATTACK: Do your research. **Rightmove.co.uk matches up sold prices with old property ads showing pictures, asking prices, descriptions and floor plans,** says Jenny Keefe of moneysavingexpert.com. "So you can say, 'I see that number 45 went for £30,000 less than the asking price of this

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Sometimes it feels as though everybody's out to make a fast buck. And you're the sucker they're all cashing in on. Whether it's devious bosses or cocky estate agents, a global study found only 26% of women feel confident about negotiating. But not any more. Use these strategies from the best brains in business and science to not only boost your bank balance but charm the pants off would-be tricksters, too.

THE SNAKE YOUR BOSS

THEIR TACTIC: To tell you there's no money in the budget for a raise – while edging her new Vuitton bag out of sight.

YOUR LINE OF ATTACK: "Start by explaining exactly why you deserve to be paid more," says money expert Sarah Pennells, founder of savvywoman.co.uk. "List your achievements and what each has meant for the company – for example, 'I shaped three social media campaigns that improved engagement with our customers by 39% and boosted revenue by £10,000.' Just think carefully about those figures,

house four months ago, even though it had just been renovated and has a bigger garden.' Removing emotion from the equation and focusing on the facts will prove to them you're a force to be reckoned with."

SEAL THE DEAL: Look around – is the house empty or are there boxes overflowing with stuff in every corner? "If so, the seller is probably in a rush to move," says Rupert Wyatt of Barton Wyatt estate agents. "So make a cheeky offer that's about 20% less than the asking price. And if your offer gets knocked back, don't automatically agree to pay more. Tell them, 'That's my final offer, so I'll leave it on the table for a week if you want to get back to me.' The deadline will put added pressure on desperate vendors and they'll be more likely to crumble." Leaving you plenty of spare cash to splurge on that bespoke kitchen you have your eye on.

THE SNAKE THE TRADESMAN

THEIR TACTIC: Come billing time, they'll think of a number, double it and then expect you to cough up without question.

YOUR LINE OF ATTACK: Shop around. You wouldn't buy the first pair of jeans you tried for size. The same should apply when you're hiring tradesmen, so always get three



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TALK YOURSELF RICHER

quotes. You don't even have to waste time calling around, thanks to the new, free Find A Tradesman app from Rated People. Simply post your job with a brief description and budget, and reputable candidates will get straight back to you with quotes. "List a lower budget than you really have," advises Karyn Fleeting, from bargain-hunting blog miss-thrifty.co.uk. "Most tradesmen will automatically pitch their quote around the figure they think you're willing to pay."

SEAL THE DEAL: Price up the job yourself before getting started with the help of buildingsheriff.com, where you'll find a breakdown of average labour and material charges for every job imaginable. This will give you a ballpark figure to use as your benchmark for any quotes. And remember, some jobs you can do yourself. Lakeland's Drain Weasel (£6.99) will unblock hair-clogged plugholes – so why let a plumber drain your bank account to do it?

THE SNAKE

THE WEDDING/ PARTY PLANNER

THEIR TACTIC: They sell you a dream – before breaking the news that those doves and fireworks won't come cheap.

YOUR LINE OF ATTACK: Play hardball. "Start by stating your budget and explain that it's very tight," says wedding planner Jo Martindale from champink.co.uk. "Most planners charge a fee of around 15 to 20% of the total cost of the wedding, but should be able to save you at least 25%. So if your wedding budget is £20,000, for example – the average cost of a UK wedding – your planner should be saving you £5,000 while charging a fee of around £4,000. Ask for a breakdown of how they're going to do it and they'll realise you're no naive blushing bride."

SEAL THE DEAL: Schedule your first meeting for 5pm. The later in the day you

make your demands, the better, according to a study at Oklahoma State University, which found people are more likely to agree to stuff when they're tired and distracted. Sneaky.

THE SNAKE

THE VENTURE CAPITALIST

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THREE QUESTIONS THAT COULD SAVE YOU £1,000 IN FIVE MINUTES

Why is it we're great at haggling for silk throws abroad yet wimp out on asking for better deals at home? Hit your service provider with one of these crafty one-liners from Ramit Sethi, author of *I Will Teach You to be Rich*, to save up to £1,000. Grand!

1 Can you tell me how long I have been a customer?

"Pointing out your value to their company will get negotiations off on the right foot," says Sethi.

2 What can you do for me?

Say, "X company is offering a

better deal. I'd hate to have to switch just to save a few pounds. What can you offer?" Most companies will drop fees to keep a valued customer.

3 Right, X, please can I speak to your supervisor?

Most people

give you their name at the start of the call - note it for use later. They'll pass you on if they think their neck is on the line.

THEIR TACTIC: They know you're desperate to start a new business, so pick holes in your pitch and laugh you out of their Dragon's Den. Or worse, cream off your hard-earned profits.

YOUR LINE OF ATTACK: Show them the money. "Venture capitalists receive literally hundreds of business plans every year, so if you've secured a meeting they obviously already see potential in your business idea," says James Clark of the British Private Equity and Venture Capital Association (BVCA). In other words, now it's up to you to convince them they'll make a good return in as short a time as possible. **Most will aim to get around 15% annual return on their investment, so use this as a rough guide when presenting your figures.** When it comes to your offer,

around a third of your business in exchange for backing is more than reasonable, so don't be afraid to walk away if they want more.

SEAL THE DEAL: Run a Google Images search on your investor and dress in a style similar to theirs for your meeting. A famous study published in the *Journal of Applied Psychology* found students on a university campus were almost 70% more likely to give money to someone to make a phone call if the person requesting the cash was dressed in clothes like theirs. Apparently, we feel more benevolent towards people we perceive to be the same as us. Or, to put it another way, charity really does begin at home. **WH**