

Bargaining—the James 4:2 Way

My longtime friend Edith and I found heaven on earth this past weekend and we were determined to milk it for all it was worth. Milk chocolate, that is! We took a day trip to Chocolate World in Hershey, Pennsylvania from her new house in Mechanicsburg, and we racked up the discounts all day. There was a Groupon for four special events: a chocolate tasting, the 4D chocolate experience, a trolley ride and build your own candy bar. We saved 30 percent on those bundled tickets.

When we had lunch and bought tons of candy to take to our chocoholic friends and family, we got a military discount. When we left, we were astonished to realize that our three hours of free parking had grown to \$45 for the six hours we were there! When we went to pay, Edith (who has 20-plus years of military service) asked for a veteran's discount, and we breezed through the exit with a 100-percent parking discount. We were on a sugar high and a savings high as well!

My grandma Laudeman used to quote a Bible verse that has stuck with me throughout my whole life: "You have not because you ask not (see James 4:2).

Even though I was a shy person growing up, I was never shy about parting with less of my hard-earned money if there was a chance I could save some bucks.

So, how do you bargain in everyday matters without embarrassing yourself or your family? *Consumer Reports* says that 89 percent of those who regularly ask for discounts get a "yes" on that discount at least once. Those are good odds.

8 Tried-and-True Ways That Can Help You Become a Polite Negotiator

Everything Is Fair Game: Almost everything in retail goes on sale at some point, so why not try to create your own sale? A

retailer may not want to give the sale to everyone, but they may give you a discount if they are still making a profit. Ask the manager if the item has recently been on sale, if it is going on sale soon or if they can sell it at a discount. One college student in Chicago routinely asks for the “good guy discount” because he’s a good guy, and they’ll be a good guy if they give him a discount. If you’re military, use the Scout app to find those discounts. Don’t forget the classic money saver, RetailMeNot for additional savings.

Find Something Wrong: A makeup smudge, a missing button or a slight hole along a seam that is easily repaired are all good reasons for a big discount. Show the sales clerk or manager the damaged area and ask for a 30-percent discount. You can settle for less, but ask for more since it can’t be sold as brand-new.

Do Your Research: Comparison shop online using apps like Amazon which has a bar-code scanner that you can use when you’re in a store to immediately find the item on Amazon and check its price. Just choose the camera icon next to the search bar and hold it over a bar code. You can do the same thing with Walmart Savings Catcher, which is a part of their regular app. Show the manager the comparison price and ask if they will match it. Check out Yelp to also get check-in discounts and review the vendor.

Use Your Expertise: If you are a geek at an electronics store or at a gaming outlet, talk with the sales person and capitalize on your mutual passion for the products. But don’t be a bore and inundate them with a one-way monologue. Instead, build a rapport with the sales person by asking them questions and letting them be the expert they are. You’ll come across as a qualified buyer who is worthy of a discounted price.

Don’t Be Intimidated by Professionals with Titles: Just because someone is an MD, CPA or a lawyer doesn’t mean you can’t get a discount. One lady was told her eye surgery was

going to be 10K, and she didn't have insurance coverage for the procedure. She told the doctor that it was too much and "could he work with her to get it for less?" He told her that besides the big-city practice he had (where she saw him) he also had a smaller office in a neighboring smaller city. If she went to that smaller office, he would reduce his fee to \$1000, use the smaller clinic that charged a lot less than the hospital surgery room and she would receive a discounted rate on the anesthesiologist as well. The new price on the surgery? \$2800.

Buy Everything in Bulk—Even Services! It's hard for most vendors to turn down cold, hard cash. I have learned to negotiate paying for services in advance to save even more. These would be known vendors you work with frequently and trust. At my mail and more store where I have a P.O. box, I paid for a year and asked for a deal I saw elsewhere where they offered two months free if you paid for the full year—he gave it to me in seconds. For haircuts, spa treatments and massage treatments, I'll prepay anywhere from five to 10 services at a 30 percent discount. Then we keep up with services as we go along, counting down to the next bulk payment. This works especially well for services you know you will get regularly.

Get Discounts on Existing Service by Mentioning the C Word: Take those sale circulars you get in the mail, are hanging on your door or you find in the paper and call your existing provider to renegotiate your current service, whether it's cable service, cell phone service, entomology or housecleaning services. Call your current provider, tell them you want to "cancel" or talk to the cancellations department. You'll likely be transferred to a department that has more authority to offer you freebies to keep your business. If you mention the introductory pricing from one of their competitors, you might not get that exact price, but you could use it as leverage to get deeper discounts on your current

service.

Be Willing to Walk Away: Whether you are in a department store or a Turkish bazaar, decide ahead of time what your “comfortable” price is for the goods or service you are negotiating. Decide this ahead of time so you won’t get caught up in the moment. My favorite words, when discussing prices, are: “I don’t feel good about that price.” Then the seller usually tries to find out what price I would feel good about. I’ve often been stopped while walking away with a lower price that will seal the deal. And if I’m not followed out with the promise of a bargain? That’s OK, too, I can feel good about walking away if I don’t get the price that floats my boat!

I have a friend who is a newly single mom, and her part-time job is making phone calls to get discounts on existing payments she must make. We figured she is earning about \$50 per hour for her time investment. She has talked to utility providers, mortgage bankers, insurance companies and the city to get free items such as light bulbs, air conditioning filters, a refrigerator, a swamp cooler (also installed free), low-moisture landscaping and much more. She’s a firm believer in “Yu have not because you ask not.”

What’s your bargaining story? Let me hear from you!

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