# Rich Girl Scripts

10 things to say to get fees waived, rent held and bills cut. Word for word.
By Ivy Ledger.

## 1. Your internet bill went up

“Hi, I’ve been a customer for [X] years and my bill went up to $[amount]. I’m looking at other providers this week. What’s the best rate you can offer to keep me?”

If the answer is no: “Can you transfer me to the retention team?” Only say you’re comparing if it’s true.

## 2. Your credit card interest rate

“I’ve paid on time for [X] months. I’d like a lower interest rate on this card. What can you do today?”

If the answer is no: “When can I ask again, and what would make me eligible?”

## 3. A late fee

“I was late once and I’m on time otherwise. Can you waive this late fee as a one time courtesy?”

Ask once, politely, and stop talking. Silence works.

## 4. A bank fee

“I see a $[amount] fee on my account. Can you reverse it? And what do I need to do so this account has no monthly fee?”

Write down what they tell you. That is your no fee rule from now on.

## 5. Your rent renewal

“I’d like to renew. I’ve paid on time and taken care of the place. Similar units nearby are listed around $[amount]. Can we keep my current rent, or meet in the middle, if I sign a longer lease?”

Bring two real listings. Send it in writing, 60 days before the lease ends if you can.

## 6. A medical bill

“Before I pay, please send me an itemized bill. Do you have a financial assistance program? Is there a discount for paying in full, or a payment plan with no interest?”

Check every line of the itemized bill. Ask about anything you don’t recognize.

## 7. Asking for a raise

“Over the last year I [result, with a number]. Based on that and what this role pays in the market, I’m asking for $[amount]. What would it take to get there by [date]?”

Say the number, then wait. Don’t negotiate against yourself.

## 8. A job offer

“Thank you, I’m excited about this role. Based on my experience and the market range, I was expecting closer to $[amount]. Is there flexibility on the base salary?”

If base is fixed, ask about a signing bonus, start date or extra time off.

## 9. Cancelling a subscription

“I’d like to cancel today. Please confirm the cancellation and that I won’t be charged again.”

If they make an offer: “No thank you, please cancel.” Save the confirmation.

## 10. Your car insurance renewal

“My renewal went up to $[amount]. Are there discounts I’m not getting, like paperless, autopay, bundling or a higher deductible? I’m getting other quotes this week.”

Get two real quotes first, so the last line is true.

## Make your money obey you.

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