

FREE CHAPTER

UNLEARN RICH: DECIDE

Master the High-Stakes Rooms That Build Real Wealth

CHAPTER 1

The Negotiation Room

The conversation you're afraid to have is worth, conservatively, half a million dollars.

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Pitre Media LLC · 2026

How to Use This Chapter

This is Chapter 1 of Unlearn Rich: Decide — released as a free preview because the Negotiation Room is where most people leave the most money. Not because they lack information. Because they freeze.

You will get the most from this chapter if you:

1. Complete the Bias Fingerprint assessment at bias.unlearnrich.com before reading. It takes four minutes and will tell you exactly which of the eight biases is most likely to derail your next negotiation.
2. Read with your next negotiation in mind — not a hypothetical one. If you have an offer pending, a review coming, or a rate conversation you've been avoiding, that is the room this chapter is for.
3. Write down your pre-committed rules at the end. The rules only work if they exist before the room gets loud.

CHAPTER 1**The Negotiation Room**

— UNLEARN RICH: DECIDE

It's a Thursday. 2:47 in the afternoon.

You've been at this for six weeks — three rounds of interviews, two assessments, one panel with five people who asked you variations of the same four questions. You sent the thank-you notes. You followed up on day five. You waited.

Then the recruiter calls.

Her name is Janelle, and she's warm, and she has good news. The offer is \$71,500. Full benefits start on day one. There's a 10% bonus potential tied to performance review.

You thank her. You say it sounds great. You hang up.

And for about eleven seconds, you feel genuinely good.

Then it starts. \$71,500. You say it to yourself the way you'd try on clothes you can't quite afford. It's more than you've ever made. More than your mother made in the best year she can remember.

And underneath all of it, quiet but insistent, a question you didn't ask out loud because you were too busy being grateful: Is \$71,500 the right number?

Here's what your Bias Fingerprint would show right now if you could see it in real time.

Loss Fear is lit up. Not because you've lost anything — the offer is right there — but because your nervous system cannot distinguish between having something threatened and reaching for something better. In your brain, negotiating and losing feel like the same signal.

Scarcity Reactivity is running alongside it. I don't know when another offer comes. The market is uncertain. I've been looking for six weeks. All of that is true, and none of it tells you what the job is actually worth in this market.

And then there's the one you don't want to name out loud: the fear that asking will make you look like "that person." Ungrateful. Difficult. You know from your Bias Fingerprint that this fear has a name — Stereotype Threat — and it is documented in peer-reviewed research. It is real, and it is also not a sentence. It's a variable. You can work with variables.

A company just told you they want you badly enough to make an offer. The offer is the opening position in a conversation, not the closing one.

The Fear Is Lying to You

The fear is that if you negotiate, they pull the offer.

Here is what the data shows. Offers are almost never rescinded because a candidate negotiated respectfully. Research tracking actual recruiter behavior across tens of thousands of hiring decisions finds that fewer than 3% of offer rescissions happen because a candidate made a counter-offer. The overwhelming majority happen because of background check failures, reference problems, or the company's financial situation changing.

Now look at the cost of not negotiating.

Linda Babcock at Carnegie Mellon spent years tracking what happens to workers who don't negotiate their starting salary versus those who do. Failing to negotiate a starting salary of \$71,500 when the market supports \$77,000 doesn't cost you \$5,500 this year. Your raises, your bonuses, your future offer negotiations — all of them anchor to your current salary. That gap compounds.

Failing to negotiate a \$5,000 gap at age 25 can compound to more than \$500,000 in lost lifetime earnings.

Read that again. Not a typo.

The conversation you're afraid to have is worth, conservatively, half a million dollars.

That section exists. It has scripts. Don't put this chapter down.

When the Number Lands

Scenario 1: The Job Offer

This is the Darius scenario. An offer has arrived. You haven't countered yet. The recruiter has made the first move. That number has room in it — budgets are set with negotiation expected. This is not a final position. It is an opening bid.

Research first. Use LinkedIn Salary, Glassdoor, and the Bureau of Labor Statistics to establish a market range for this role, in this city, at this company size. If your research shows the market rate is \$75,000-\$82,000 and you've been offered \$71,500, you have a specific, defensible ask.

The script:

“Janelle, thank you so much for the offer — I’m genuinely excited about this role.

I’ve done some research on market rates for this position, and I was hoping we could talk about the base.

Based on what I’m seeing, I was thinking something in the range of \$77,000 to \$79,000.

Is there flexibility there?”

Then stop talking. Do not fill the silence. Do not apologize. Say the number and wait.

If she says the base is fixed: “Would there be flexibility on a signing bonus, or on moving the first performance review to six months instead of twelve?”

→ Pre-committed rule: If you have done the market research and the offer is more than 7% below the market midpoint, you counter. Not might counter. Counter.

Scenario 2: The Annual Review

You’ve been here a year. Your manager says the review went well. The raise is 2.8%.

The time to advocate is three weeks before your scheduled review, not during it. Have a direct conversation with your manager: “I want to make sure I’m setting myself up well for the review conversation. What would make this year a strong performance year in your view?” This opens a channel to advocate for yourself before the decision is made.

If you’re already in the room and the number lands low:

“Thank you for sharing this. I want to be transparent — I was hoping for something

closer to [X], based on [specific contribution]. Is there a path to revisiting this, or to a six-month check-in?”

→ Pre-committed rule: If your raise is below inflation and your performance rating was above average, you ask for a six-month review. In writing, within five business days.

Scenario 3: The Promotion Without a Pay Increase

They want to give you more responsibility. The title changes. The compensation does not.

A title without compensation is a loan. You are providing additional value now, with the understanding that compensation will follow. Make that explicit.

“I’m honored by the confidence you’re showing in me. I do want to make sure we’re aligned on the compensation side. The expanded scope I’d be taking on is typically compensated at \$X in the market. Can we talk about a path to get there, and a timeline we both agree on?”

If they say the budget isn’t there right now: “Can we put in writing that a compensation review will happen at [specific date], and agree now on what the number would look like if I hit [specific targets]?”

→ Pre-committed rule: You do not accept a promotion without a written commitment to a compensation review within six months. A verbal promise is not a commitment. An email confirming the conversation is.

Scenario 4: The Counter-Offer

You’ve received an outside offer for significantly more. Your company comes back with a counter.

Your company has just told you two things. First, that they value you enough to match. Second, that they were comfortable paying you less than market rate until the moment you threatened to leave. Both are simultaneously true.

Counter-offer research consistently shows that a significant percentage of professionals who accept counter-offers leave within twelve months anyway — because the underlying reasons they were looking haven’t changed. Before you respond, get clear on why you were looking in the first place.

→ Pre-committed rule: If you accept a counter-offer, you set a twelve-month calendar reminder. At that mark, you re-evaluate whether the structural issues that drove you to look have been addressed. If not, you return to market.

Scenario 5: The Freelance or Contract Rate

A client asks what you charge. There is no HR floor, no raise pool. The rate is what you and the client agree to.

Price to the market, not to your history. What you charged three years ago is not a benchmark for what you should charge today.

*“My rate for this type of work is \$[X] per [hour/project/retainer].
That covers [specific deliverables and timeline]. Does that work for your budget?”*

Say the number. Don't give a range. A range tells the client to go to the bottom of it. A number starts a conversation.

→ Pre-committed rule: Review your rates every twelve months. If you have not raised rates in two years, you raise rates on your next new client engagement.

The EARN Model™ Applied

The EARN Model™ is the decision architecture at the center of this book. Four steps — ten minutes the night before any negotiation.

E — Evidence. What does the market data say? Before any negotiation, you need a specific number grounded in external data, not just in what you want or fear.

A — Ask. State the number. Not a suggestion. A specific ask, delivered calmly, followed by silence.

R — Rationale. One sentence connecting your ask to value: “Based on my research and the scope of this role, I believe \$77,000 is an accurate reflection of the market.” Then stop.

N — Navigate. What happens next. They say yes, they say no, they say they need to check. You have a response for each. Navigation means you're not improvising in the moment.

Negotiating Under Pressure — The Full Conversation

Research on negotiation under evaluator bias shows that framing changes outcomes. Evaluators respond differently to data-anchored requests than to requests framed around personal need. The language you use is not just communication — it's a decision about what surface area you give the other person's assumptions.

Three principles that reduce that surface area:

1. Lead with enthusiasm, then the ask. “I’m genuinely excited about this role and I want to make this work” is strategic framing. It shifts the frame from this candidate is making demands to this candidate is invested and wants to solve the problem with us.

2. Anchor to external data, not personal need. “Based on my research, the market rate for this position in this area is \$77,000–\$82,000” is a fundamentally different statement than “I need \$77,000.” External data takes the negotiation off the interpersonal and puts it in the factual.

3. Limit counteroffers to two moves. Two moves captures most of the available value while keeping the conversation collaborative. Additional rounds increase the probability of impasse and can shift the dynamic from problem-solving to adversarial.

The full conversation:

Darius: “Janelle, thank you so much for following up. I’m really excited about Meridian — the role feels like a strong fit. I did want to have a brief conversation about the compensation. I’ve done some research on the market for this type of role, and I was hoping we could explore whether there’s flexibility to get to something in the range of \$77,000 to \$79,000.”

Janelle calls back. The best they can do on base is \$74,000.

Darius: “I appreciate you going back to check on that — \$74,000 is a meaningful move and I want to make this work. I do have one follow-up question: is there flexibility on a signing bonus, or on scheduling my first performance review at six months rather than twelve?”

Two moves. Specific ask. External data. Enthusiasm framed around investment in the relationship.

Document everything. Every negotiation conversation with a potential employer should be followed by an email confirming what was discussed. Documentation protects you and signals professionalism from the first conversation.

From Dr. Pitre

I want to tell you about a negotiation where I almost let the emotion run the whole thing.

The offer came in about \$40,000 below my ask. Forty thousand dollars. And they had a reason for it — a tidy, reasonable-sounding reason about cost of living. I knew they were wrong. I knew it the way you know something you've studied for years and lived for decades.

But knowing that and acting from it are two different things. I was angry. I was disappointed. Loss Fear. Stereotype Threat. The instinct to take what was offered and move on — because the room felt tilted and the gap felt like a statement.

So I did what I tell you to do. I separated the emotion from the decision. I wrote it down — not to send, just to get it out of my head. I named what was running. Then I set it aside. And then I did the research.

I built an email. Not a long one. Not an emotional one. A precise one. I addressed the cost-of-living argument directly, with verifiable data they could check. I also had specific knowledge about what the previous person in this role had earned. The number. I knew it. It demonstrated that my ask was not ambitious — it was accurate.

They came back at my number. In full.

The result was not from aggression. It was the result of removing every exit ramp from the conversation except the one that led to my ask. When you show up with evidence instead of emotion, the stronger argument wins.

— Terence Pitre, PhD

Your Pre-Committed Decision Rules

Write these down. They only work if they exist before the room gets loud.

→ If you receive a job offer, you will research the market rate for that role in that city at that company size before responding — every time, without exception.

→ If the offer is more than 7% below the market midpoint, you will counter. Not consider countering. Counter.

→ If the base salary cannot move, you will ask for at least two non-salary

items before accepting.

→ If you accept a promotion without a pay increase, you will get a written commitment to a compensation review within six months — confirmed by email.

→ You will review your compensation against market data every twelve months. If you find a gap of more than 10%, you will either negotiate internally or return to the external market within ninety days.

Elena, Four Months Earlier

It's a Tuesday. 11:20 in the morning.

Elena is sitting in the parking lot of a Panera she's been to exactly once, three years ago. She drove here on purpose. She needed to be somewhere she couldn't run into anyone she knew.

She has been in her current role for four years. Senior Project Manager. Her clients request her by name. Two projects she led came in under budget last year. Her manager told her she was "an invaluable part of the team." He also gave her a 2.1% raise. Inflation last year was 4.2%. In real terms, she got a pay cut.

She has a competing offer. It came from a client who called her out of nowhere: \$101,000. She hasn't told Robert yet. She hasn't told anyone.

Here's what Elena's Bias Fingerprint looks like right now. Loss Fear is doing something specific here — it's not fear of losing the new offer. She's afraid of losing Robert's approval. The safety of being the person who doesn't cause trouble. She built a professional identity around being reliable, low-drama. Negotiating feels like it threatens that identity, even though the identity has been costing her money for four years.

Elena has leverage she hasn't used. A competing offer at \$101,000 from a client who sought her out. Four years of institutional knowledge. Two projects under budget. She is, by any objective measure, in a strong negotiating position.

She is sitting in a Panera parking lot because Loss Fear is louder than the math.

Darius is 27. Elena is 34. The numbers are different. The industry is different. The specific shape of the fear is different.

But the mechanism is identical: both of them are letting a feeling make a decision that belongs to the data.

The fear is the same. The tools are the same. The math is the same. The only question is whether you use them.

Ready for the rest of the rooms?

Unlearn Rich: Decide covers six high-stakes financial rooms: Negotiation, Investment, Relationship, Family, Career, and Entrepreneurship. Start with the Bias Fingerprint assessment to know which room to prioritize.

Take the free assessment: bias.unlearnrich.com

Get the full book: unlearnrich.com
