The Art of Not Getting Ripped Off

Think about the last time you bought a pair of shoes or a laptop. You checked the price, maybe compared a few options, and paid what was listed. There was no back-and-forth, no sweating over whether you were being taken for a ride. Now think about buying a car. Suddenly the rules change completely. The number on the window is a starting point, not a final answer, and what you actually end up paying depends on how well you can argue, how much patience you have, and whether the person sitting across from you had a good month.

Car buying in the United States has operated this way for decades, and most people find the whole experience miserable. Research from Indiana University and Cornell University put a number on that misery: in a simulated purchase, participants were willing to pay roughly $1,100 extra on a $20,000 vehicle just to skip the haggling entirely. Yet unlike almost every other consumer transaction, negotiating remains deeply embedded in how cars are sold. Sales staff work on commission, add-ons like extended warranties and gap insurance can inflate a final bill by thousands, and the average new car now sells for close to $50,000. More than one in five buyers carries a monthly payment above $1,000. When the stakes are that high, even a small edge in negotiation translates to real money.

This is exactly the gap that Tomi Mikula is trying to fill. A former car salesman from North Carolina, Mikula spent over a decade working the dealership floor before switching sides. Three years ago, he started negotiating on behalf of buyers, initially for free, closing about 50 deals for strangers he connected with online. Today his company employs a small team of professional negotiators and charges a flat fee of $1,000 per deal, pulling in roughly $200,000 a month in revenue.

Mikula conducts nearly all of his work over the phone rather than visiting showrooms, and that is a deliberate choice. Buyers who spend hours at a dealership start to feel invested, which makes them more likely to accept a mediocre offer just to be done with it. By staying on the phone, Mikula keeps the focus on numbers rather than emotions. When salespeople push him to come in for a visit, he has a ready response: "I've already driven one. I really want it. Gotta have it. I'm just trying to get a good deal today."

His core strategy involves contacting multiple dealerships for quotes on the same vehicle and playing their offers against one another. This forces dealers to cut into their own margins to win business rather than simply passing along standard manufacturer rebates. He also livestreams some of his calls to around 600,000 followers across YouTube and TikTok, and the heated exchanges have made him something of a villain in dealership circles. Several dealers now recognize his voice and hang up immediately, which has led him to consider investing in a voice changer. Others are happy to work with him, hoping the relationship brings repeat volume.

The results are not always dramatic. Most deals turn on timing, inventory, and local competition rather than spectacular showdowns. When a client asks him to negotiate a deal on a hot model with limited supply, Mikula is upfront that there may not be much room to move.

Still, the value he offers goes beyond savings alone. For many buyers, simply not having to sit in a dealership for hours or trade uncomfortable small talk with a salesperson is worth the fee.

His influence has even started rubbing off on regular buyers. One customer spent weeks studying Mikula's videos before walking into a dealership to buy his first new car. Rather than letting the salesperson steer the conversation toward monthly payments, he focused on the total out-the-door price. When told that discounts would be slim because the model was popular, he pulled up local inventory on his phone and showed that dozens of similar vehicles sat on nearby lots. He drove away paying $4,000 less than the asking price.

Technology is pushing into this space as well. At least one company has built an AI-powered tool that contacts dealerships using anonymous email addresses, handles the back-and-forth, and shields the buyer's identity until a deal is reached. The system draws on years of pricing data and eliminates the emotional pressure that often trips up human negotiators. For buyers who find even the idea of haggling unbearable, outsourcing the process to software is an appealing alternative.

Then there is the model that sidesteps negotiation altogether. Tesla rejected the traditional franchise system entirely and sells directly to consumers through its own website and showrooms. The price listed is the price you pay. There is no commissioned salesperson trying to upsell you, no finance office layering on surprise fees, and no drawn-out back-and-forth. The dealership industry has fought this approach aggressively, using decades-old franchise laws to block or restrict direct sales in several states. But other electric vehicle makers have followed Tesla's lead, and a growing number of legacy automakers are cautiously experimenting with fixed pricing for their own electric lineups.

What all of this reveals is a broader truth about negotiation. People tend to avoid it not because they lack intelligence, but because the process feels adversarial and the information is uneven. A buyer who purchases a car every few years is sitting across from someone who closes deals every day. That imbalance is what makes professional negotiators, AI tools, and fixed-price models so attractive. They level a playing field that was never designed to be level. For now, though, the sticker price on most new cars remains what it has always been: not an answer, but an opening offer.

1) Have you ever negotiated the price of something?
2) Do you enjoy haggling, or do you prefer fixed prices?
3) In Korea, what kinds of purchases typically involve negotiation?
4) Would you ever pay someone $1,000 to negotiate a purchase on your behalf?
5) Do you think people make worse decisions when they feel physically committed to a situation?
6) Do you think AI negotiation tools will eventually replace human negotiators in areas beyond car buying?
7) Do you think Tesla’s business model for selling cars is better for consumers?
8) Beyond buying and selling, where else in life do negotiation skills matter?

Back-and-forth	(n)	a repeated exchange of offers, arguments, or messages between two sides	After weeks of back-and-forth with the landlord, they finally agreed on a rent price.
Sweat over	(phr v)	to worry or stress about something	She spent the whole weekend sweating over whether she had made the right decision.
Take somebody for a ride	(idm)	to cheat or deceive someone, especially in a financial transaction	He realized he had been taken for a ride when he saw the same phone selling for half the price online.
Misery	(n)	a state of great discomfort, unhappiness, or suffering	The long commute in rush-hour traffic was pure misery during the summer months.
Haggling	(n)	the act of arguing or negotiating back and forth over a price	Haggling is expected at most open-air markets, but it takes practice to do it well.
Embedded	(adj)	firmly and deeply fixed within a system, culture, or structure	Tipping culture is so embedded in American dining that skipping it feels almost offensive.
Commission	(n)	a payment earned by a salesperson based on a percentage of each sale	Real estate agents typically earn their income through commission rather than a fixed salary.
Add-on	(n)	an extra item or service offered on top of a main purchase, often at additional cost	The airline offered seat upgrades and extra baggage as add-ons during the booking process.
Inflate	(v)	to increase something beyond its normal or reasonable level	Critics argue that luxury branding is used to inflate prices far beyond what the materials are worth.
Stake	(n)	the level of risk, importance, or consequences involved in a situation; usually plural	The stakes were high heading into the final round of interviews for the executive position.
Edge	(n)	a slight advantage over others in a competitive situation	Growing up bilingual gave her an edge over other applicants in the international consulting firm.

Flat fee	(n)	a fixed charge that remains the same regardless of time spent or work involved	The accountant charges a flat fee for preparing annual tax returns rather than billing by the hour.
Pull in	(phr v)	to earn or generate a specified amount of money	The restaurant pulls in impressive revenue during the holiday season thanks to private event bookings.
Deliberate	(adj)	done on purpose and with careful thought; intentional	His decision to take a lower-paying job closer to home was entirely deliberate.
Mediocre	(adj)	of only average or below-average quality; not particularly good	The hotel had great reviews online, but the actual experience was mediocre at best.
Play something off against something	(phr v)	to use competing offers or parties against each other in order to gain an advantage	She played the two job offers off against each other and ended up with a higher starting salary.
Rebate	(n)	a partial refund given after a purchase, often as a promotional incentive	The appliance came with a manufacturer's rebate that took about six weeks to process.
Heated	(adj)	intense and full of strong emotion, often anger or frustration	The discussion about office policy changes turned heated when employees felt their concerns were being ignored.
Circle	(n)	a particular group of people who share a profession, interest, or social connection; usually plural	His controversial opinions made him unpopular in academic circles.
Volume	(n)	the total quantity or amount of business, sales, or transactions	The store compensates for low profit margins by relying on high sales volume.
Turn on	(phr v)	to depend on; to be determined by a particular factor	Whether the merger goes through will turn on approval from the regulatory board.
Showdown	(n)	a decisive confrontation or contest that settles a dispute	The final debate before the election was expected to be a dramatic showdown between the two candidates.

Upfront	(adj)	honest and direct; or describing something stated or paid in advance	He was upfront about the risks involved before anyone signed the contract.
Room	(n)	space or opportunity for something to happen, change, or be adjusted	There was very little room for compromise once both sides had stated their positions.
Rub off	(phr v)	to gradually transfer qualities, habits, or influence from one person or thing to another	Her confidence seemed to rub off on the rest of the team during the presentation.
Steer	(v)	to guide or direct someone or something toward a particular course or outcome	The advisor tried to steer the conversation away from politics and back toward the agenda.
Out-the-door	(adj)	referring to the total final cost of a purchase including all taxes and fees	Always ask for the out-the-door price before agreeing to anything so there are no surprises.
Pull up	(phr v)	to retrieve and display information, usually on a screen or device	She pulled up the company's financial report on her laptop during the meeting.
Shield	(v)	to protect someone or something from harm, exposure, or unwanted attention	The organization works to shield whistleblowers from retaliation by their employers.
Draw on	(phr v)	to make use of a resource, experience, or body of knowledge	The architect drew on traditional Japanese design principles when planning the new cultural center.
Sidestep	(v)	to avoid something by going around it rather than dealing with it directly	The politician skillfully sidestepped the reporter's question about campaign funding.
Upsell	(v)	to persuade a customer to buy something more expensive or additional than what they originally intended	The waiter tried to upsell us on a premium wine pairing with the tasting menu.
Drawn-out	(adj)	lasting much longer than necessary or expected	The drawn-out approval process frustrated everyone involved in the project.
Adversarial	(adj)	characterized by conflict or opposition between two sides	The relationship between management and the labor

			union has always been somewhat adversarial.
Close	(v)	to successfully complete a deal, sale, or agreement	She closed three major contracts in her first quarter, setting a company record.
Imbalance	(n)	a lack of equality or fairness between two things or sides	There is a growing imbalance between housing supply and demand in most major cities.
Level a playing field	(exp)	to create conditions where everyone has an equal chance of succeeding	Scholarship programs help level the playing field for students from lower-income families.