Humans are social animals who thrive on reciprocity. It’s in our nature to be socially obliging, and the word no feels like a confrontation that threatens a potential bond. But when we dole out an easy yes instead of a difficult no we tend to overcommit our time, energy and finances.

“The ability to communicate ‘no’ really reflects that you are in the driver’s seat of your own life,” said Vanessa M. Patrick, an associate professor of marketing at the C. T. Bauer College of Business at the University of Houston. “It gives you a sense of empowerment.”
That’s why learning to say no comes in handy.

One technique is the refusal strategy. A study in the Journal of Consumer Research by Professor Patrick and Henrik Hagtvedt found that saying “I don’t” as opposed to “I can’t” allowed participants to extract themselves from unwanted commitments.

While “I can’t” sounds like an excuse that’s up for debate, “I don’t” implies you’ve established certain rules for yourself, suggesting conviction and stability. And since it’s personal, it also maintains the social connection humans crave.

I remember how, as a recent college graduate, I was short on a student loan payment because of this need for social connection. I didn’t say no to an overly friendly door-to-door magazine seller. I had a nice conversation with her but was out $30 (and the magazines never came).

“We actually used the pushy salesperson scenario: selling magazine subscriptions,” Professor Patrick said. She and her colleagues asked some subjects to sell magazines and others to say no. When subjects said “I don’t” versus “I can’t,” they were more effective in getting their point across, and the sellers were more willing to accept their refusal.

There are a few other ways you can get more comfortable with saying no.

First, practice being more aggressive when the stakes are low. For example, when a cashier asks you to sign up for a store credit card you don’t want, try saying “I don’t use store credit cards” instead of a passive “Not today, but thank you,” which implies your decision is up for debate.

It’s a lot easier to be assertive with a stranger selling you something than it is when, say, your pleading co-worker asks for a ride to the airport. Get comfortable with your assertiveness when it’s easy so you’ll be prepared when there’s more pressure.
Second, it’s easier to say no when you know exactly how to say it, so come up with a few anchor phrases for different situations. “No, I don’t buy from solicitors” for door-to-door salespeople, for example. “No, I don’t go out during the week” for co-workers who want to go on a drinking binge on a Monday night.

When you have these phrases ready, you don’t have to waste time wavering over an excuse. And you start to develop a reflexive behavior of saying no.

Still, sometimes we’re afraid to say no because we fear missing out. We want to take on new opportunities and adventures, so we say yes to everything instead. It’s what Shonda Rhimes and Tina Fey told us to do. But all of those yeses can lead to burnout.

“We live in a ‘yes’ culture, where it’s expected that the person who is going to get ahead is the go-getter who says yes to everything that comes their way,” said Dara Blaine, a career counselor and coach in Los Angeles.

“It’s when people learn to say no that I’ve really seen their careers take off,” she said.

To combat the problem, it helps to understand your own long-term goals first. This way, you can say yes to opportunities that most reflect your values. Second, try to build free time in your schedule so there’s room for new, interesting opportunities you might otherwise overlook.

“I wouldn’t encourage someone who’s struggling to say no to everything,” Ms. Blaine said. “But I would encourage them to say no to something just to change the story, the story being, ‘I have to say yes to everything or I’m not going to make it.’”

Still, some commitments and obligations are difficult to reject. You can’t exactly tell your boss: Sorry, I don’t work past 5 p.m., ever. But there are ways to ease into the refusal. If your boss wants to pile on extra work, for
example, you might suggest you’re not the best choice for that task because your plate is already full and you don’t want to sacrifice quality.

And if you’re worried that your no might seem threatening, don’t be. Research from Columbia University found that our perceptions of our own assertiveness are often unreliable. In mock negotiations, people who thought they were adequately assertive or even over-assertive were seen by others as under-assertive. So if you feel confrontational, there’s a good chance the other party doesn’t see you that way.

Each person’s mileage is going to vary. But if you feel overcommitted, no is a small word that can remind you how much control you have over your destiny.

“You have obligations,” Professor Patrick said. “But within the limits of your control, it’s about operating at the most optimal level.”

For most of us, that means living a happier and less stressful life, which is easier to do from the driver’s seat. Waiting for a nonexistent Vogue subscription while your student loan incurs interest? Not so much.