

**Cold Open:**

JED: Oh boy, time to watch my videos. Pull up the browser. Search (typing) Andy T. Texas. (click) Ooh, a new one! (gasp) What's he got?

(MUS. HONKEY TONK SLIDE GUITAR)

ANDY: What up, y'all? Andy T. Texas here. Just chillin' with my little cousins, and showin' 'em my new ride -- the Frosty Freedom Flyer!

KID 1: Is that a scooter that makes ice cream?

ANDY: That's right. I got it yesterday, and it is sweet! Literally. I've been crushing some sick jumps and -- check it -- mint chocolate chip, yo!

KID 1: This is the best ice cream I've ever tasted!

KID 2: You're like a superhero!

ANDY: Aw, you know it, little grasshopper. Now, let's run over it with my truck.

(REVERB VOICE: Hittin' it with the truuuuuuck!)

JED: Oh man, I gotta get that scooter!

**--THEME INTRO MUSIC--**

JED: Hey everyone, you're listening to Million Bazillion! Where we help dollars make more sense. I'm Jed.

BRIDGET: And I'm Bridget. Whoa whoa whoa...Jed. What is that thing you're rolling around on?

JED: Oh, just my super sweet Frosty Freedom Flyer. You like it? I just bought it! [possible to get fx so it sounds like Jed is riding around Bridget in circles?]

BRIDGET: Is that a scooter that makes ice cream? How much was that thing?

JED: Okay, it did cost more than half of my savings, but look at me on this thing, it's so worth it! Try some of this ice cream I just made.

[Quick sound fx of like a soft serve ice cream machine]

BRIDGET: Ughh, Jed, what flavor is this?

JED: Rocky Road.

BRIDGET: Ugh, more like Rocky-Road Kill, ugh, this taste in my mouth, it's horrible! Is this a pebble? Ptew. Plus, weren't you saving up your money to renovate your scary backyard treehouse?

JED: [SCREECH to a halt] WAIT A SECOND...you're right! I just totally forgot because I wanted this thing so bad! [Dramatically, like delivering Shakespearian monologue] Oh, curse this ice cream making scooter, why, WHY was I so tempted to purchase you!? WHYYYYYYY?! [Totally breaks] Oh wait, I remember now -- yeah, I saw my favorite web video guy, Andy T. Texas with one, and HE said it was AMAZING.

BRIDGET: Jed, doesn't Andy T. Texas just make videos about stuff he wants you to buy? It's really a kind of ad...Like you don't really know if he thinks they're amazing, he gets the scooter for free if he talks about it...

JED: Eh, I don't think so. I know when an ad comes on, that's when I do my bathroom breaks.

BRIDGET: Actually, Jed...this is kinda perfect...because we were going to talk about ads today anyway! Check out this question from Alexis in Ann Arbor...which she started thinking about after seeing a commercial for ice cream.

*ALEXIS: "I saw an ad and it was a new flavor and I really wanted it. It was cotton candy. I want to know how companies tell you to buy their product or want to, without saying it straight forward?"*

BRIDGET: Yeah, because they don't just say TRUST US, get this thing...they have other ways of convincing us to buy their stuff. Maybe you've had this question too? So let's talk about how: sometimes it's hard to tell when an ad's an ad...how they make us want things...and how we can fight back so.

JED: Go on.

BRIDGET: Right so...first, we gotta talk about what advertising is. Here's how Americus Reed the second describes them. He's an expert in all things ads and studies them for a living.

*Americus Reed Advertising is simply taking a message and trying to deliver that message to people so that they are interested in that message and that message then tries to persuade them to actually do something.*

BRIDGET: So...first, it gets your attention...then it tries to get you to do something. Often, that's going to be -- buy this thing.

JED: Okay, but are you sure what I saw was an ad? Andy T. Texas is an everyday hero who likes running things over with trucks.

BRIDGET: How about we play a round of Ad or No Ad...just to test your ad-identifying skills.

JED: Ooh, yes, okay. HIT ME.

BRIDGET: Yeah! And Listeners at home...you can play along too!

[Game-show-y Music]

BRIDGET: (reading) You're driving with your parents and see a Billboard for Rudy Tudy's Park O Fun, Next Exit. AD OR NO AD?

JED: YES, DEFINITELY! That's an ad!

[DING DING DING]

BRIDGET: (reading) Your next door neighbor video chats you to show this really cool new pencil case she just bought online. AD OR NO AD?

JED: Probably NOT an Ad, though possibly slightly obnoxious depending on the context.

[DING DING DING]

BRIDGET: You hear this radio jingle for Jack Flaps Flappity Pancakes  
[FLAP ON MATEYS - MELODY VERSIONS FROM DRAFTS PAST]

JED: Flippity flap on the biggest stack! Yup, totally an ad. Duh.

[DING DING DING]

BRIDGET: (reading) The coolest character in your favorite TV show takes a big gulp from a name brand can of soda pop. AD OR NO AD?

JED: NOT AN AD! On TV, ads happen during commercial breaks! I mute those.

[FAILURE noise]

BRIDGET: Oh, I'm sorry....that's something called product placement! It's a sneaky type of ad. The company paid to have a cool character drinking their soda pop on that show so that you'd notice it and think - hey, I'd like that soda too. It's super common. Keep an eye out and you'll notice it everywhere.

JED: [big exhale of breath] That's awful, I feel like I can't trust anyone!

BRIDGET: Okay, last question...And you have the option here, if you so choose, to wager all your points. Either double your winnings...or lose everything.

JED: I'm all in! [crowd oooohs]

BRIDGET: Okay...you're watching a well known online video series starring someone who gives reviews about cool new products -- what they like, what they don't like. AD OR NO AD?

JED: Ahh. Ummm...this is really hard! I'm going to say...No Ad?

[failure video game ad]

BRIDGET: I'm sorry Jed. This one was really hard, that's why it came at the end. These types of videos are a pretty new type of advertisement. Companies send popular video-makers free products... or even pay them to show them off these things in their videos. The goal is still to get you to buy that thing. That's what's tricky about advertising...as soon as we figure out a way to ignore ads, ads figure out a new way to get our attention.

JED: This is changing my worldview. I think I need some time to myself. I'm going to use this little break to figure out how ads actually trick our brains into making us want what they're selling! And then, NO MORE MR NICE JED.

[NARRATOR: And Now it's time for...ASKING RANDOM KIDS NOT SO RANDOM QUESTIONS.

TODAY'S QUESTION IS: If you had to make an ad for math, what would it be?

(MONTAGE)

NARRATOR: BACK ANNOUNCE KIDS. This has been Asking Random Kids Not So Random Questions. ]

JED: We've been talking about how ads are all around us. Now, I want to get into why they're so good at making us want things. Because I have to say, ads work on me all the time. I mean, I'm just watching my videos, and suddenly I'm looking for scooters?

I don't need a scooter. I crash everything I touch. But suddenly, my brain is messing with me.

SCOOTER (*sultry voice*): Hey. 'Sup.

JED (*nervous*): Huh? Are you talking to me?

*SCOOTER: How's it going? I'm a scooter.*

*JED: I shouldn't be talking to you.*

*SCOOTER: What's the matter? I'm not gonna bite.*

*JED: I know you want me to buy you, and I need to save my money to pay for repairs on my scary treehouse.*

*SCOOTER: Oh, I get it. I guess I just thought you were cool.*

*JED: Hey, I'm cool!*

*SCOOTER: I dunno. Are you... scooter cool?*

JED: And boom, two minutes later, I'm buying a scooter! What happened? Is there something about some ads that give them control over my brain?

Turns out, yes!

See, advertisers have perfected their craft by studying how people act and think. They also pay attention to the things we look at online and buy in stores -- all so they'll know what sales tricks might work on us.

To learn more about their tricks, I called up an expert.

*ADAM: My name is Adam Alter.*

Adam is a mind reader -- kind of. He studies how the mind works and how we decide to buy things.

He says one thing advertisers really try to do is just get stuck in our memories. That way, when it's time to buy something, we'll think of their product.

One of the ways they do it is by being really entertaining, ~~like those Andy T Texas videos.~~

ALTER: I think the best ads are the ones that are based on stories. You know, the way the best stories are passed down from generation to generation, your brain will pass down a good story to itself over time. It'll keep returning to it and remembering bits and pieces from it.

JED: That's why a lot of commercials look like mini movies. And then -- I don't know if this is just me -- but sometimes I start imagining myself in stories with those products.

[MUS - SUSPENSEFUL]

*VOICE 1: We have to deliver this package all the way across town, or the world will end for some reason!*

*VOICE 2: But it's rush hour, and the streets are blocked. And we've only got five minutes left! What are we gonna do?*

*[SFX - SCOOTER STARTING AND THEN HUMMING]*

*JED (sounding gravelly): Sounds like you're in need of a res-scoot.*

*[MUS - TRIUMPHANT]*

*VOICE 2: It's Scooter-man Jed! We're saved!*

JED: I mean, this is just where my mind goes. I'm not proud of it.

*[MUS OUT]*

JED: Another trick advertisers use is called "social comparison." Have you ever noticed that only really good looking or cool or funny people are in ads? And they all seem like they're having such a great time? Adam says that's designed to make us feel jealous or like we're missing out, and if we had the thing they're advertising, we'd be cool and happy and beautiful too. They've created a need in us -- or as he calls it, an itch.

ADAM: Like they basically say, hey, you're itchy over here. The only way to scratch that itch is with our product."

The last advertising trick I want to mention is "celebrity endorsements." It's when you see someone famous in an ad. If you like that person, it might make you think you'd also like the shoes or cereal or whatever they're selling.

*FDR: You know, the Frosty Freedom Flyer is a mighty fine machine!*

*JED: Thirty-second President Franklin Delano Roosevelt! You think I need this scooter too?!*

*FDR: Of course! It is my firm belief that the only thing we have to fear is being made fun of for not having this scooter!"*

There are lots of other mind tricks advertisers use on us. But these are some of the sneakiest. Coming up, we're gonna get some intense training on how to take back our brains from ads.

BRIDGET: But first, here's a question for you.

<Would you Rather?

NARRATOR: Would you rather watch a normal amount of commercials as you do now...OR watch nothing but advertisements for a YEAR...and then after that year, you'd never have to look at ads ever again?

[BEAT]

NARRATOR: You'd miss a lot of shows that first year...but then you'd never have to watch an ad FOREVER after? Then again, some ads can be pretty funny...So which would you rather?  
>

--MIDROLL--

BRIDGET: Okay Jed. Meet Captain Kimberly, creator of Captain Kimberly's Coercive-Commercials Self Defense Seminar! She's agreed to give us some personal lessons!

JED: I LOVE THIS! I really need this.

CAPT: Nice to meet you Jed and Bridget! Thanks for having me. Hold on, let me just hit play...  
<click sound for playing a boombox> <80s action show music> Welcome to Captain Kimberly's Coercive-Commercials Self Defense Seminar FOR TWO! Where we turn you into human ad-blockers. Ka pow! <explosion>

JED: Whoa. This is not what I expected.

BRIDGET: So intense.

CAPT: That's right! I'm going to teach you how to fight back when a sneaky ad tries to make you want things you don't actually need! Hi Ya! <crack of wood>

BRIDGET: Wow. She just karate chopped a billboard!

CAPT: I sure did. And it only hurt -- *a lot!* <aside out of character> Seriously I think I fractured something. Ow! <back to full bravado> <Ahem> Any good ad self defense strategy starts with knowing your foe. In this case -- advertisements!

JED: But they're so sneaky. I've been tricked so many times!

CAPT: Exactly - that's why move number one is to practice spotting ads. [SOUND DESIGN TO UNDERSCORE] That guy in the movie drinking Cool-Guy Cola? That's a product placement ad! Bam! Or this pop-up window in my favorite smartphone game! A super annoying ad! <breaking

character> Seriously, how do I make this go away? The little button to close it is so tiny. And my fingers are swollen from punching that billboard. Ow. <back> Ah! Got it! Now you try!

JED: Uhh, this guy who makes online videos, talking about an ice-cream making scooter he was sent to review?

CAPT: Sponsored content! It's an ad! Good work! All right, now, this next move is all about defense. And you know what they say! The best defense is *even more* defense.

BRIDGET: That's not what they say.

CAPT: So for this one I want you to practice identifying the tricks ads use on you. Is it a familiar face -- or a story -- or social comparison? When you see one of these tricks - throw up your mental defenses and say - not today ad! You're not tricking me into buying something! Super ad block power! <power up sound>

JED: Bring it!

CAPT: Okay, next move is the dramatic pause. (DRAMATIC PAUSE)

BRIDGET: Uh...

CAPT: For this, you simply see an exciting ad and then... you pause and think -- "do I really need what they're selling?"

JED: Stopping and thinking?! Genius! Why didn't I stop and think of that!

BRIDGET: Yeah. Honestly I almost never need what an ad is selling.

CAPT: Exactly! Now, our final move is tricky, cadets! It's called!!! <music cuts out> <normal voice> sitting back and waiting two weeks.

BRIDGET: Wait. Huh?

CAPT: <still normal> Yeah - if you see an ad and you feel you *really* need the thing in it -- go find a calendar, circle a day two weeks from now and when that day comes -- see if you still actually want the thing. Or if the excitement wore off.

BRIDGET: Wow. That's pretty clever. Give yourself time to break the spell of the ad. I approve that message.

CAPT: That's it for <back to Action voice> Captain Kimberly's Coercive Commercial Self Defense Seminar FOR TWO! <Explosion> Does one of you know where the nearest urgent care is? I think I should get this hand looked at ASAP.



<STING>

JED: Well, that was really helpful -- I picked up some good tips. Practice calling out ads, especially the sneaky ones. Try to identify how the ad is luring you in -- and use your mental powers to resist.

BRIDGET: Yeah - and if you see a super effective ad - ask yourself if you really need that thing? Or was it just commercial magic?

JED: Right. And next time I see a dessert making mode of transport - I am totally going to try waiting two weeks before I buy it.

[Longish sting]

JED: All this season on Million Bazillion, we've been answering YOUR questions about money. But some of you sent in some cool answers to something we asked...if you had to design your own currency...what would you use? Here's what you said:

[MONTAGE]

JED: Keep sending us those answers, to our website, marketplace dot org slash million.

[DOLLAR SCHOLAR TRUMPETS]

JED: And now it's time for...Dollar Scholar!

BRIDGET: Where we hear from a kid who's gotten smarter about money.

JED: Today, we're introducing Simon, he's 11 and lives in Pittsburgh. [in a serious tone] He's noticed that some people don't have as much as others...some people don't have some of the basic things they need...and he's been thinking about what can be done about it.

[SIMON, :50 seconds]

JED: Those are some good ideas, thanks, Simon!

BRIDGET: If you want to nominate yourself or someone you know as a Dollar Scholar, write to us at our website, Marketplace dot org slash million.

[Dollar Scholar Trumpets]

JED: Yeah, you know what time it is -- time for words of wisdom from old Uncle Jed. Back me up with some sweet musical saw.

Hopefully, today, you've picked up some tips that'll help you think clearly when you see ads. Because as fun as ads can be, they're there for a reason -- to sell you stuff. Stuff you, very well, may not need.

But, you know, even though you're now a lot smarter about ads and how they work, there are gonna be times when one really makes you want something. And when that happens, give yourself a break. It's not like you can't think for yourself. Ad companies make hundreds of billions of dollars, because they're experts at convincing us to do things. It's their job, and they've got it down to a science. I can't tell you how many things I own that I now regret spending money on, and-

MAN! Musical saws are awesome! Should I get one? I should get one! Oh wait, two weeks... All right, where's the calendar?

[CLOSE MUSIC]

BRIDGET: And that's it for this episode of Million Bazillion, where we help dollars make more sense.

JED: Our next episode is going to be all about why it's SO HARD to save! Like when you've got a super dangerous treehouse that needs fixing, but you keep spending your money on other things. To make sure you don't miss it, subscribe to us wherever you get your podcasts.

BRIDGET: Special thanks to Americus Reed the Second...his real job title is Professor of Marketing at Wharton, at the University of Pennsylvania...And to our mind reader Adam Alter, who's actually a professor of marketing and psychology at New York University's Stern School of Business.

JED: We also want to thank Aiden and Agustin, Kimberly Adams, Libby Denkmann, Ben Hethcoat, Melody Perkins, Jeff Peters, Marc Sanchez, Jack Stewart, and Andy Uhler,

BRIDGET: And hey, if you want to learn more about what we talked about in this episode, go to our website, marketplace dot org slash million and click on the page for this episode. We've got a tip sheet for you with a quiz about the episode, a comic strip, and more!

JED: Million Bazillion is brought to you by Marketplace in collaboration with Brains On! And American Public Media. Ben Tolliday is our sound designer and composed additional music. Million Bazillion's theme music was composed by Wonderly. Bridget Bodnar is our co-host and senior producer. Sanden Totten is our Editor. Tony Wagner is our digital producer. Erica Phillips writes our tip sheets. Sitara Nieves is the Executive Director of On Demand. I'm your host, Jed Kim.

BRIDGET: And special thanks to the people who provided the startup funding to make this show possible in the first place. The Ranzetta Family Charitable Fund and Next Gen Personal Finance, supporting Marketplace's work to make younger audiences smarter about the economy.

JED: To all the grown-ups listening right now – we hope that you and the kids in your life are having some good conversations about money thanks to Million Bazillion. We created this podcast to help kids get an early start on learning about the economy – but we can't continue without your support. Donate today at [marketplace-dot-org-slash-givemillion](https://marketplace-dot-org-slash-givemillion), and thanks for chipping in to make our work possible.

JED: See you next time.