

## The trick that makes you overspend

When you buy a cup of coffee, you might have noticed that of the three size options — small, medium and large — the medium-sized serving often costs almost as much as the large. Given the **apparent bargain**, have you ever **opted** for the biggest and most expensive option?

apparent 明显的

bargain 便宜货；交易

opt 选择

nudge 轻推；接近

If so, you have been **nudged** by a cognitive bias known as the “**decoy** effect”, in which the deliberate presentation of an additional, slightly less attractive option — in this case, the relatively expensive medium-sized coffee — pushes you to pay out more money than you would have **rationally** chosen.

decoy 诱骗

rational 合理的；理性的

The decoy effect shows us just how easily our judgement is **swayed** by the context in which the facts are presented — even when that additional information may have no bearing on the overall judgement.

sway 影响；统治

By learning about the decoy effect, you may become less **susceptible** to this unconscious influence. You may even discover ways to put it to your own use as a tool for **persuasion**.

susceptible 易受影响的

persuasion 劝说；说服力

If you are discussing travel plans with friends, for instance, and haven't decided yet where to go, you might present two alternative arrangements at your city of choice, but one with a slightly more expensive hotel. Even if your friends might have otherwise selected a different location, the comparison might just prime them to opt for your preferred option.

Just don't be a victim of it yourself. Whether you are buying headphones or deciding on a retirement plan, deliberately ask whether you are really choosing the option you need or want, with the attributes you were originally seeking, or whether you were distracted by a deliberately

unappealing alternative. Like an expert sniper trained to avoid false targets, you may find that your judgement suddenly becomes a lot more *incisive*.

sniper 狙击手

incisive 深刻的; 敏锐的