

Use setups and payoffs in your fiction

How to use a storyline—say, a beloved farmhouse at risk of foreclosure — to create reader expectations and then satisfy them

By William Kowalski

AS READERS, WE are all familiar with the feeling that overcomes us when we're reading a novel that's so good we just can't stop. We may have to be up for work in four hours, but we have to read just one

more page. As writers, we would dearly love to kindle the same enthusiasm in our fans. But how do we do it?

Part of the answer lies in mastering the art of creating expectations in our readers' minds about what is going to happen next in our story, and then fulfilling them—but in unexpected ways. In editorspeak, these are called *setups and payoffs*. Whether we're aware of it or not, we are already highly attuned to the setups that are aimed at us as consumers of popular entertainment. Watching a horror movie, we know we're supposed to feel suspense when the violins start screeching. In literature, our moral outrage at seeing a ragged orphan get kicked by a millionaire in Chapter 1 is an emotional investment that will be returned in Chapter 30, when the orphan, as a grown woman, becomes successful in her own right—and forgives that very same millionaire, who is perhaps now living in the gutter. Some-



times a setup can even be a physical object—perhaps a letter or photograph or keepsake—that is established early in a story as having particular meaning, then revisited later to reinforce the emotion behind it.

In a general way, a setup is a cue, a hint from the author. A skilled writer can plant these cues without the reader ever being aware they are there. Of course, those cues must then be affirmed. Our readers, having trusted the author far enough to expect something

The writer places a multi-generational farmhouse and its imminent loss at the center of a story to illustrate how fiction can build on reader expectations.

from that ragged orphan in later life, are going to feel let down if she remains ragged all her life and dies without ever overcoming her circumstances.

Creating a setup isn't rocket science. I've done it in the first paragraph of this article, simply by hinting that reading this article will make you a better writer.

Creating a better payoff

Problem

In this example from my first novel, *Eddie's Bastard*, I've set the reader up to believe that my hero, Billy Mann, is about to rescue his neighbor and girlfriend, Annie Simpson, from the clutches of her evil father, who has been molesting her since she was a small child. In early drafts, Billy pursues this quest (a small part of the plot) in predictable and therefore uninteresting fashion: He sets out to rescue Annie, and then he rescues Annie.

I pushed open the closet door.
 "Get off her!" I screamed at the top of my lungs.

Mr. Simpson looked up, startled, caught in the act. As he recognized me, a sneer came over his flabby face, spreading under his walrus mustache like an oil slick.

"What are you going to do about it?" he said, his voice low.

He was right. There was nothing I could do. He was twice my size, and my camera was broken, and Annie was unconscious—drugged. But then I had an idea. I picked up the bedside lamp and threw it at his head. Simpson didn't duck in time, and the base of the lamp caught him on the forehead, knocking him out.

"Come on," I said, shaking Annie by the arm. "Wake up!" But when she didn't, I picked her up and threw her over my shoulder, stepping over her father's prone form.

The problem with this scene is that the payoff happens too easily, and results in exactly the outcome Billy himself had hoped for. This would be a nice thing in real life, but real life and fiction do not follow the same rules; what would be most welcome in the former comes as a disappointment in the latter.

Solution

After much anguish and tearing out of hair, I hit upon the following resolution to this critical moment. (Note:

Spoiler alert! If you're interested in reading the novel, stop now and come back to this sidebar later, since it gives away a plot element.)

"Get off her!" I screamed at the top of my lungs.

The effect upon Mr. Simpson was immediate and dramatic, and better than anything I could have hoped for. He was ... completely unprepared for the sight of a black-clad, ski-masked stranger emerging from his daughter's closet. A lifetime of hard drinking, heavy smoking, and greasy food had already left its mark on his heart. He stood up rapidly, putting one on his chest. He spun around slowly to look at me ...

"Waaaah ..." he said, in a deep, froglike voice, and slowly, almost gracefully, he toppled over like a short, thick tree, hitting the floor with a house-shaking thud ...

I'd scared Mr. Simpson to death.

This scene ended up being immensely popular with readers, because it satisfied their expectation that something bad would eventually happen to this monstrous man—something I'd been setting up for 200 pages—but the way in which it did so was completely unexpected. One might have thought Mr. Simpson would get arrested, go to jail and get murdered by another inmate; or end up being abandoned by all friends and family and dying lonely and miserable; or experience some other predictable fate. I sought a payoff that no one would see coming, and which would make everyone happy.

To my delight, I succeeded. There is no feeling more satisfying than having readers tell me they cried at a certain point in one of my books. Why? Because I know they cried because I wanted them to cry, and it tells me I'm doing my job.

— W.K.

I've set you up to experience an outcome. But it's not just any old outcome. It's one that I, the author, want you to have. One sign of a skilled writer is that he doesn't simply *hope* people feel a certain way about his work; rather, he creates in his readers' minds exactly the kind of feeling he *wants* them to have. He does this by engaging their interest in a particular character or situation. It then becomes his job to lead his readers along until they've arrived at the point where he can pay them off in an emotionally satisfying way.

In *Oliver Twist*, Charles Dickens does a masterful job of setting up great expectations in the minds of his audience, many of whom could not actually read. He does so in ways that still seem fresh and original more than 160 years later. Oliver is an "item of mortality" who arrives in a world of "sorrow and trouble" and is "rather unequally poised between this world and the next." His mother is dead by page 2, and by the end of this very short chapter, Oliver has been wrapped in well-worn blankets, "badged and ticketed," and become one of Victorian London's great unwashed. Here Dickens has succeeded not only in making us feel sorry for Oliver, but in letting us know just how great are the odds against him. We ask ourselves automatically, "How on earth is Oliver ever going to make it out of this predicament?" And with that question, he has succeeded in getting us to turn the page.

Before getting started on our step-by-step exercise, let's create a clichéd but still effective example of a setup: Let's invent a protagonist who's somehow lost a floral-print cloth suitcase containing \$100,000 in cash, which she must find and deliver to the evil banker before next Sunday in order to avoid foreclosure on her farm. Our seeing her put the money in the floral-print suitcase is a *little setup*. How she gets that hundred grand back is a major part of the plot, and is therefore a *big setup*. She can't

solve her problem simply by winning the lottery, or by suddenly remembering where she put the money, because there's no conflict, no transformation, no catharsis. She needs to embark on some kind of quest, preferably one fraught with risk and full of detours.

So, the setup is the expectation I've planted that she either is or isn't going to get that money. The payoff will happen when she gets it—or doesn't. That's the main expectation readers will want satisfied. If they sense you're leading them too far off this path, they're going to stop reading. Does this mean readers only want cheeseball plots with predict-

able outcomes? No, quite the opposite. But they do want to feel they're in the hands of a master storyteller, who's not only taking them somewhere they couldn't have gone in real life, but who's leading them there with confidence. And now, with this big setup, you've given them a reason to turn to page 2, so they can answer that crucial question: "And *then* what happened?"

Let's keep going with this example, breaking it down into steps:

1 Decide in advance what kind of mood or moods you want to evoke in your readers. This may

seem obvious, but most beginning writers don't understand that nothing about a reader's reaction to a story should be left to chance. How do you want your readers to feel when our heroine realizes she's in danger of losing everything? Let's say that they ought to feel the same sense of panic and desperation that she does. So, that's what the writer should be aiming for: panic and desperation. Once we've made that determination, the first step is complete.

2 Establish that mood through deliberate use of language. Readers will see a fictional world through a filter that is partly their own and partly the author's. There's nothing a writer can do about the former, but the latter is completely under her control. There are a thousand different ways to describe a farmhouse, but because we've decided already that we want our readers to feel panic and desperation at the thought of our heroine losing her farm, we want to create a sense of attachment to the old homestead. Why? Because for this story to be really effective, our readers should feel as frightened as if they were losing their own homes. Our heroine doesn't just live in her farmhouse. She grew up there; the land has sustained her family for generations; she knows every tree stump and grassy hill. It is, to her, an inextricable part of her identity. We need to show readers all of this as we introduce our protagonist and her predicament and choose words that will evoke the same feelings in readers: *beloved, timeworn, comfortable, familiar*. We'll show readers a banister polished by five generations of hands and let them see the initials of a young boy carved in a barn rafter a century ago. Readers will soon come to feel that they grew up on this farm, too. They will identify with our heroine's struggle, but more than that, they will want to go through it with her. It is that very desire that makes a reading experience worthwhile.

3 Be aware of all the various expectations readers will have, based on your setup. There is nothing new under the sun, as they say, so chances are your audience will have

WORKOUT

TO GET IN the habit of creating good setups and payoffs, get out your latest short story or that novel you've been working on and go through it one more time, asking yourself:

1. What is my protagonist's predicament in this story? This can be a surprisingly tough one to answer. Most of us aren't thinking in terms of predicaments when we write, and it would be misleading to suggest that every story needs to be about some kind of gut-wrenching cliff-hanger. But in nearly all contemporary fiction, the most interesting things happen when our heroes are struggling against forces greater than themselves.

2. Based on my knowledge of popular culture, what is the most predictable way in which my hero's predicament will be resolved? I tend toward purism myself, and invariably I find it insulting to think my work might be lumped in with the considerable amount of garbage out there in theaters and bookstores. But I also have to face facts: By publishing my work, I become part of the popular culture, and it behooves me to know where I stand amid the horde of modern entertainers.

Once this question is answered, it will be useful to come up with a list of alternate outcomes—not necessarily for use in your story, but just to get you

in the habit of thinking differently. Try to create three endings for your story in outline form, each one different than your own. Now, examine your three alternatives. (Even better, do this exercise with your writing group and share your responses.) Be critical—do they work? Remember: Readers don't want predictability; they want the events in a story to be organic and emotionally satisfying.

3. What word choices have I made that might contribute to the overall mood of this story? Is that mood really what I want readers to experience, or was I going for something else? Think of each word you use as a dab of paint on a brush, and each sentence as a brushstroke. Just as certain colors evoke certain moods and effects, so do certain words. Be consistent in your choice of mood, and make sure the mood you're evoking works in the context of your story.

4. By the end of this story, have I succeeded in paying off my setups in a way that is both unpredictable and emotionally satisfying for my readers? Naturally, people are going to react in different ways to your work, but what you're going for here is a majority. Will *most* people have found this payoff unpredictable?

—W.K

already heard a story line similar to yours before. The author is responsible for having thought of this ahead of time, and for coming up with ways to deal with it. What stories are similar? What elements did they contain? How can the author strive to ensure that he doesn't inadvertently mimic those stories, thus rendering his own work unoriginal and irrelevant? It's worth making a list of titles with similar plots and revisiting some or all of them, both to learn from what other writers have done and to avoid copying someone else's idea.

Again, it's vital to remember the age-old conundrum storytellers have been facing ever since Homer first strummed his harp: Avoid the predictable but don't disappoint your readers' expectations. How is one to resolve this apparent contradiction? The best answer is to focus on making your characters as vivid and genuine as possible. Readers won't care if your heroine's predicament seems like one they've heard about before if they feel that she is *their* heroine. But by the same token, be sure not to create a character who is deliberately and inorganically off the wall, just so she sticks out.

4 Establish many small setups that will be paid off quickly. The payoff to the big setup won't come until the climax of the story. What do we do in the meantime? We want to create a set of smaller, less momentous expectations, which pertain not to the big question of whether the farm will be saved, but to the daily actions of our protagonist. These are the things that make readers feel like characters are friends they've known their whole lives. The little setups and payoffs are also the meat of the story. As such, they are indispensable to good storytelling.

Let's say our protagonist thinks she's finally about to get her hands on that floral-print suitcase, which she has located in the trunk of a car. This could mean the end of all her problems, so the stakes are high.

Setup: "She opened the trunk of the car, then stepped back and put her hand over her mouth. She tried to stifle the sobs, but they rushed out of her in a torrent. Frank came up behind her, put his hand on her shoulder, and said, softly,

"I'm sorry."

The setup here is to create the question in the mind of the reader: What in the world is in that trunk?

Payoff: "She reached into the trunk and pulled out the floral-print suitcase. She knew it wasn't hers, but she opened it anyway. Then, seeing what was inside, she turned away, fighting the tears that threatened to spill down her cheeks."

Notice that I still haven't answered the question of what's in the suitcase. That's to illustrate the fact that we can extend the payoff as long as we like. You don't want to give away all your secrets at once. How long can we stretch it out? Well, you can only get so much mileage out of opening a suitcase. But you can spin out the bigger question of "How does she get the hundred grand?" over the course of 300 or 400 pages, and that's your novel.

5 Try to deliver the payoff in a way readers could not have foreseen.

Payoff, continued: "She opened the suitcase, turned it upside down, and dumped out not a pile of cash, but a stack of neatly folded underwear and T-shirts, black socks, pants and jacket, a white collar and a Bible. Not only had she found the wrong suitcase, but it looked like there was a Catholic priest somewhere who was going to think he'd really hit the jackpot."

Opening someone else's suitcase is interesting, in a voyeuristic way. So, even though readers didn't see what

"They expected to see, they've still received a payoff; they have the satisfaction of learning what was in the suitcase, plus they've gotten to snoop through someone's personal belongings, which always offers a kind of forbidden pleasure. And note that the reappearance of the floral-print suitcase itself is considered a kind of payoff as well, since we set it up the first time they saw it.

6 Pay off the big setup as part of the climax of your story. Your readers will be expecting an answer to the question of what happened to the heroine's money, and they will also be expecting to find out whether or not she gets to keep her house. Again, the resolution to these problems does not have to involve a happy ending. It does, however, need to answer these questions in a way that leaves no room for doubt as to how things got settled, and which also feels right to the reader.

A good writer is like a good stripper: He doesn't show everything right away. He teases it out, little by little, prolonging the suspense for the audience. If a Chippendale dancer was to walk onstage, rip off his clothes, and then walk off again 30 seconds later, he might get a few claps and whistles, but no more than that—and there would be precious few dollar bills stuffed in his G-string. By contrast, if he takes 20 minutes to perform the same task, meanwhile always making his audience *think* he's about to take it all off, he's got them hooked.

Setups and payoffs follow the same paradigm. Instead of teasing out our own personal *dishabille*, it's the story we're gradually revealing. A skilled writer is always aware of how he wants his readers to feel at any given moment in the story. Mastering the art of setups and payoffs will help ensure that whoever reads your work will keep asking for more ... and this is how literary careers are built.

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RESOURCES

GOOGLING THE PHRASE "setups and payoffs" will yield plenty of results, most of them pertaining to screenwriting. Although writing for film is almost all about story instead of style, it is still most helpful for fiction writers to read what these folks have to say, even though the terms may be used slightly differently than I use them in this article. I recommend www.storyentertainment.com/article.asp?id=2403 for the insights it provides about one particular film: *Misery*, which is based on a Stephen King novel.