Print pages 2-7 using two-sided, color settings on your printer. Cut into separate cards – and play!

career happiness

Pursue work that feels meaningful and uses my skills and talents. Grow professionally and/or work toward better life balance.

financial independence

Feel more secure and financially stable. Gain control of my money and confident about how to invest.

meaningful relationships

Deepen my connection with a partner, friend(s), or family; Pursue a new relationship; Start a family.

purpose and impact

Support social causes I value. Help others, contribute in my community, give back to causes that matter to me.

mental and physical wellness

Develop or strengthen habits and skills that support my personal identity, mental wellbeing and/or physical health.

travel and experiences

Seek meaningful experiences beyond my daily routine. Travel, learn something new, make time for a creative hobby.

pursue a dream or vision

Take a chance and pursue a major aspirational goal of mine.

what else?

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run my own business

Start a side gig or full time business to increase my income or have more control over my career.

spend intentionally

Gain insight into where my money goes and align spending with what's important to me.

be debt free

Pay down credit cards or student loans and free up money for saving, investing, or other priorities.

grow my income

Explore ways to increase my income – either in my current job or a new one, or by starting a side hustle.

build my credit score

Make myself eligible for better interest rates on credit cards and can get approved for rent or a mortgage.

make a major purchase

Save for a house, car, wedding, cosmetic procedure, or something else important to me.

support family or friends

Build resources to care for the health and wellbeing of my children, partner, parents, or someone else important.

save for retirement

Start early and leverage the power of compounding to make work optional.

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protect against unexpected events

Create a safety net in case of an surprise expense or job loss. Protect my property and medical wishes with a will, health care directive, and power of attorney.

organize my financial life and habits

Create a better routine for paying bills, tracking spending, talking about money with my family, or finding an advisor to help me.

pursue my education

Support my career growth or transition to a new field by going to college or trade school and finding ways to pay for it.

pay for travel and experiences

Set aside money that allows me to explore new places, fund new learning or pursue a hobby.

give to charity

Donate to a cause that's important to me.

what else?

_____

_____

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How to use Money Nudges Discovery Cards

These Discovery Cards give you a cheat sheet to help you set personal goals – in life and with money. Based on national research, they reveal the most commonly-cited goals among young adults in their 20s and 30s. Do you share some? Are there things missing?

These cards are designed to spur your ideas. They work because they match how our brains make decisions.

- **Limiting choices** reduces how overwhelmed you feel
- Physical cards help you **process priorities** and trade-offs
- Starting with life goals creates an **emotional connection** and increases follow-through on money goalsAre there one or two that are important to you?

Print using two-sided, color settings on your printer. Using scissors or a paper cutter, cut into separate cards.

1. **Start with the green Life Goals**. Choose one or two that are most important to you right now.
2. **Then move to the purple Money Goals**, choosing one, two or three (no more than that!) that support the life goal(s) you selected.
3. **Define each goal in your own words**, connecting it to two things:
    a. How do you want to *feel*? (*Confident*, *relieved*, *in control*...)
    b. What would be different in your day-to-day life if you were to reach it? (*No more cringing when my credit card statement arrives*...)

Congratulations! You now have a few clear goals that are highly meaningful to you. The next step is to identify a few tiny, actionable nudges that will move you forward.