



Explore Your Money Mindset

Money Mindset Cards are engaging activities that encourage participants to develop their own path to financial wellbeing.

People using Money Mindset Cards report:

- Improved ability to set financial goals
- Deeper understanding of the purpose behind their goal
- Increased feeling of control over their financial life
- Increased feeling of social connection
- Increased use of financial services

“It made me realize how I’m spending my money, the reason I do things, and my goals.” – Participant

“I liked how regardless of your knowledge or experience, the cards are still impactful and educational.” – Facilitator

Participant-Centered Experiences

Avoid lectures and reduce judgement.

Create positive, supportive, experiences that build awareness of personal beliefs and habits around money.

Amplify Financial Capabilities

Reduce financial anxiety so participants can fully engage with financial education.

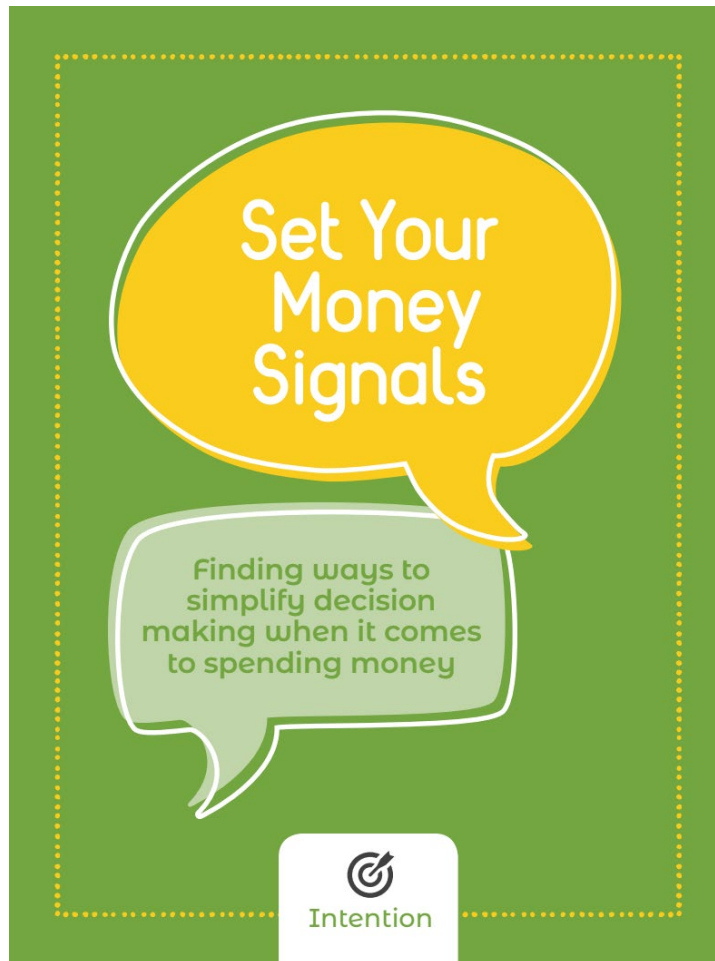
No Financial Training Needed

Equally valuable whether facilitated by a coach, volunteer, or participant, with no prior financial training.



Start Talking about Money Today

- Test this Money Mindset Card with one coworker
- Use this Money Mindset Card in a 1-on-1 coaching session with a participant
- Share this Money Mindset Card with your manager in a 1-on-1 check-in meeting



Money Mindset Steps:



1. On a piece of paper draw a stoplight with three circles in a vertical line. Label or color the circles red, yellow, and green.
2. Next to the Green Light list purchases that you don't have to think twice about. These items can always be purchased because it's a part of your plan, it's something you already know you need, or it's something you find valuable to your life. Tip: Give the group 2-3 mins to brainstorm individually and then ask for volunteers for each traffic light.
3. Next to the Yellow Light list purchases where you need to pause and ask yourself a few questions to determine whether you should buy it. You might phone a friend and ask their advice, take a poll, do some research, put it on hold for the moment, or save up for a yellow-light purchase.
4. Next to the Red Light list purchases you never spend money on. It's not even a question, you don't buy it. Can you think of some things that you might be tempted to spend your money on but don't really

Coaching Questions:

- What did you take away from this experience? What have you learned about your spending behavior?
- Did this help you think about how you might spend money differently in the future?
- How do the different signals reflect your values? Or do they not reflect your values?

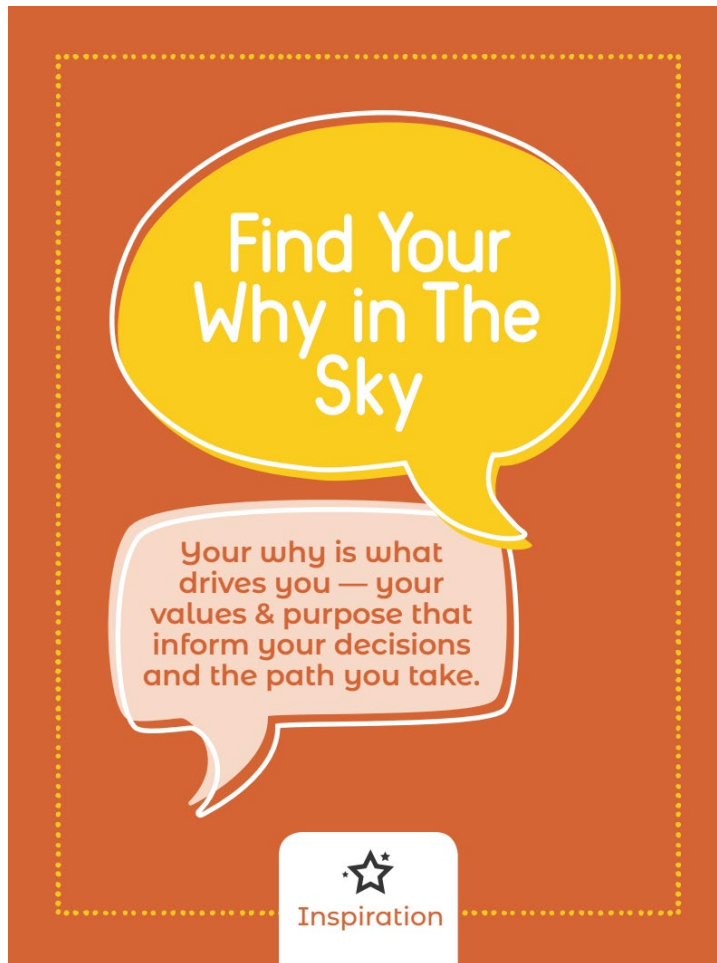
Helpful Hints:

- As a facilitator share your own spending signals. If you can't think of one, here are some examples: coffee (Green), lunch out (Yellow), candy bars or cookies (Red)



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Money Mindset Steps:



1. Draw an outline of a tree with a trunk, branches, and a big sun in the sky.
2. Write down...
 - For the roots, think about what grounds you (such as— *family, church, nature, friends*).
 - For the trunk, think about what roles you play in the world (such as— *son, mother, employee, artist, student*).
 - For your branches, think about your strengths (such as— *sense of humor, a great cook, being there for my kids*).
 - For the sun, think about what inspires you, what you are striving for, your bigger purpose, and why you do what you do every day.
3. Ask volunteers to share their sun (or their why) and thank them for sharing. (Use the coaching questions below to inspire more discussion with the group.)

Coaching Questions:

- In what ways do your money habits support or not support your why?
- What surprised you about this? What was hard about this for you?
- What's some activities that you could do to support your why?
- What's one financial goal or habit that would best support your why?

Helpful Hints:

- There are no wrong answers. This is a reflection of each person's unique self and what they bring to the world. Thank each person after they share.
- Be prepared to share your own why.