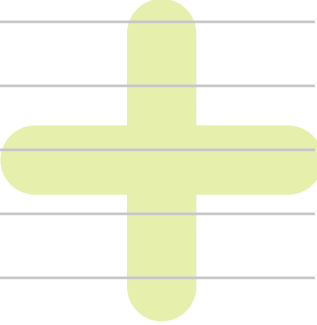



Present gains

What do people think the present pros of _____ are?
(proposed behavior)



Present losses

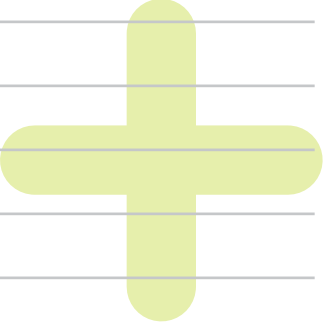
What do people think the present cons of _____ are?
(proposed behavior)



{ Place losses and gains card here. }


Future gains

What do people think the future pros of _____ are?
(proposed behavior)



Future losses

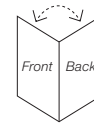
What do people think the future cons of _____ are?
(proposed behavior)



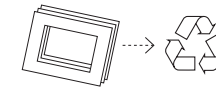
Assembly Instructions

Make your own set of Losses & Gain Cards

Step 1:
Cut along outside edge
(dashed line)



Step 2:
Glue and fold



Step 3:
Recycle scrap paper

Fold here



LOSSES / GAINS CARD #1

Shift future gains into the present.



Ask yourself:

- Which future gains could be moved directly into the present?
- Which future gains could be split apart so that pieces of them might be moved into the present?



Keep in mind...

- Consider introducing small present gains to entice users or thank them for their participation.
- Consider introducing present feedback about progress toward achieving future gains.



Why is this important?

Current experiences matter. A gain in the present is more pleasurable and has more perceived value than a gain in the future.



Learn more

Read about Loss Aversion, Hyperbolic Discounting, Intertemporal Choice.



LOSSES / GAINS CARD #1

Shift future gains into the present.

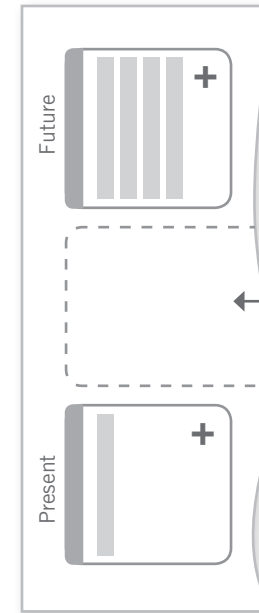
Try this strategy if the benefit of the proposed behavior isn't immediately evident, and...



You're dealing with more future gains than present gains.



You're dealing with more present losses than present gains.

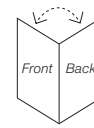


Flip this card over and place it here on your worksheet

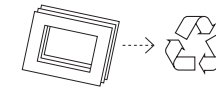
Assembly Instructions

Make your own set of Losses & Gain Cards

Step 1:
Cut along outside edge
(dashed line)



Step 2:
Glue and fold



Step 3:
Recycle scrap paper



LOSSES / GAINS CARD #2

Shift present losses into the future.



Ask yourself:

- Which present losses could be moved directly into the future?
- Which present losses could be split apart so that pieces of them might be moved into the future?



Keep in mind...

- Consider pairing losses with larger gains.
- Consider introducing or emphasizing losses in the alternatives to the behavior you're encouraging.



Why is this important?

Current experiences matter. A loss in the present is more painful than a loss in the future, and losses tend to impact decisions more than gains.



Learn more

Read about Loss Aversion, Hyperbolic Discounting, Intertemporal Choice.



LOSSES / GAINS CARD #2

Shift present losses into the future.

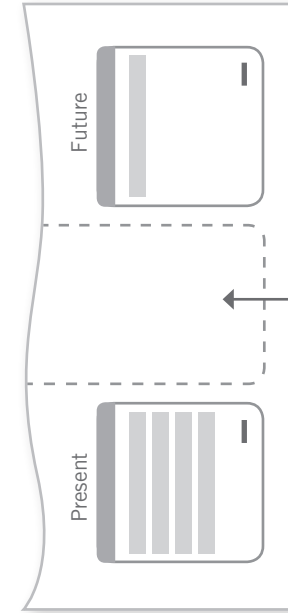
Try this strategy if there are significant initial losses, and...



You're dealing with more present losses than future losses.



You're dealing with more present losses than present gains.



Flip this card over and place it here on your worksheet

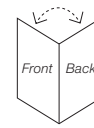
Front

Back

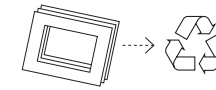
Assembly Instructions

Make your own set of Losses & Gain Cards

Step 1:
Cut along outside edge
(dashed line)



Step 2:
Glue and fold



Step 3:
Recycle scrap paper

Fold here



LOSSES / GAINS CARD #3

Break up big gains into smaller gains.



Ask yourself:

- Which present gains could be divided into distinct, smaller gains?
- Which future gains could be divided into distinct, smaller gains?



Keep in mind...

Shifting gains into the future causes them to lose value. If you split up present gains into smaller gains, and then move some of those smaller gains into the future, value may be lost.



Why is this important?

Quantity matters. Two smaller gains occurring separately are more pleasurable than one large gain of equal net value.



Learn more

Read about Hedonic Framing.



LOSSES / GAINS CARD #3

Break up big gains into smaller gains.

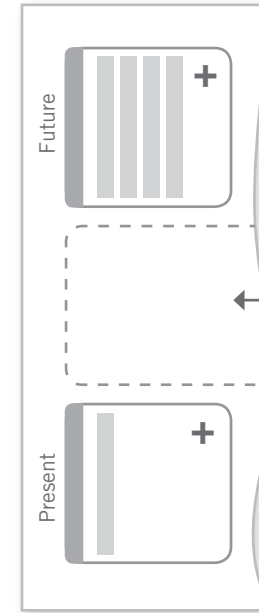
Try this strategy if there are a few large benefits to the proposed behavior and...



You're dealing with more future gains than present gains.



You're dealing with more present losses than present gains.

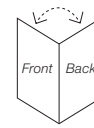


Flip this card over and place it here on your worksheet

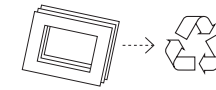
Assembly Instructions

Make your own set of Losses & Gain Cards

Step 1:
Cut along outside edge
(dashed line)



Step 2:
Glue and fold



Step 3:
Recycle scrap paper

Fold here



LOSSES / GAINS CARD #4

Combine losses.



Ask yourself:

- Which present losses could be combined into a single, larger loss?
- Which future losses could be combined into a single, larger loss?



Keep in mind...

This effect can be amplified if you can also move the combined losses into the future.



Why is this important?

- Quantity matters. Two smaller losses occurring separately hurt more than two losses occurring simultaneously.
- A smaller loss bundled together with a larger loss will be less noticeable.



Learn more

Read about Hedonic Framing.



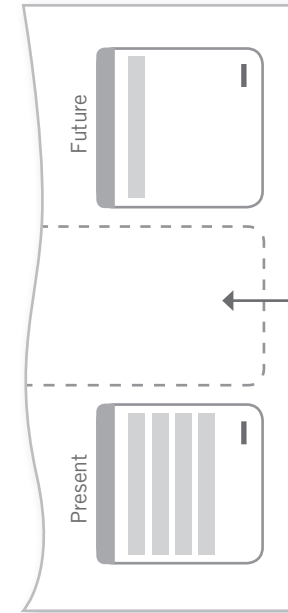
LOSSES / GAINS CARD #4

Combine losses.

Try this strategy if there are many small losses associated with the proposed behavior and..

You're dealing with more future losses than future gains.

You're dealing with more present losses than present gains.



Flip this card over and place it here on your worksheet