

The Ethics of Nudging in Finance

Nudges that help users

- + Auto-save defaults
- + Clear fee display
- + Spending alerts
- + Simple opt-out

Nudges that help us

- ✗ Hidden fees
- ✗ Dark patterns
- ✗ Confusing opt-outs
- ✗ Addictive loops

*"Good choice architecture:
make the ethical option
the easy option."*

