

These interpretations were developed over decades of practice and thousands of readings. You can use these to supplement your own keywords for each card. On the right side of each page is an area for you to add your own keywords as you progress.

The first part of each meaning is for the upright position, but the essence of this meaning is always present no matter what position the card is drawn. The second part, marked with R:, is for the reversed or upside-down meaning of a card. Remember that the upright meaning still influences the reading, even when the card is reversed. An example of this is the Wheel of Fortune drawn in reversed position. Most readers would say that this means "bad luck." However, luck can change, and just the mere presence of the Wheel indicates that things could be turned around. Look to the other cards in a spread (layout of tarot cards) to determine how this turn can occur.

## - Major Arcana -

**0 The Fool\*** Playfulness, Childlike, Adventurous, spontaneous **R:** Foolish - Naive - Overly Optimistic, not looking before you leap

**I Magician** Self Confidence, Arcana, secrets & occult study, Showmanship, show off, talented performer, meeting of fate **R:** Manipulation, Insecurity, Trickery, Lies, A Player

**II High Priestess** Experience, Wisdom, Intuition, psychic skills, Learning, Teacher **R:** Using knowledge without wisdom - Hysterical, unbalanced, out of control - Severe low self-esteem

**III Empress** Motherly, Growth, Nurturing, Abundance **R:** Shallow, Greedy - Ignoring the bigger picture - Motherly Problems

**IV Emperor** Order, rules, laws, authority figure, boss, getting organized **R:** Impractical, Narrow-minded, Control freak, need to get organized, a need to compromise

**V Hierophant** Following Tradition - Conventional - Getting good Counsel **R:** Counseling needed - Think for yourself – Unorthodox

**VI Lovers** Love & Romance, Sharing, Equal Partnership **R:** Separation, Arguments, Incompatible Partner

**VII Chariot** Travel, Movement, Drive, Ambition **R:** Procrastination, Delays, Obstacles, Can't move forward

**VIII Strength** Confident, In Control, Gaining Inner Strength **R:** Drained, Depression, Co-dependant, Fear of standing on your own

**IX Hermit** Meditation, Re-evaluate, Alone by choice Finding answers in yourself **R:** Unwanted loneliness, Need to re-evaluate, Isolation, Withdrawn, a need for introspection to gain insight

**X Wheel of Fortune** Prosperity, Promotions, Luck, Windfalls, Paid your dues  
**R:** Stuck in a rut, Refusing change, Not taking chances, Down on luck (but the wheel will turn again)

**XI Justice** Legal matters (good), Fair treatment, Karma **R:** Legal matters (disappointing or delayed), Unfair treatment

**XII Hanged Man** Suspension, Waiting, Calm before the Storm, Between **R:** Delays, Indecision. Hang Ups, Impatient

**XIII Death** Major changes - New outlook - Letting go **R:** Fear of change - Living in the past - Need to let go

**XIV Temperance** Patience, Compromise, Tolerance, Control, understanding degrees of intensity (a theft is not punished the same way that a murder would be) **R:** Need for moderation, patience or compromise, indulgence may be headed into addiction territory

**XV Devil** Obsession, Infatuation, Lust Materialism, Addiction **R:** Facing Fears - Overcoming all of the above

**XVI Tower** Chaos, Sudden Change (a needed change) Destruction **R:** Time to grow and move on, Rebuild with a clean slate

**XVII Star** Hope, Focusing on dreams & goals, Finding your true path **R:** Losing hope, Disillusioned, Depressed

**XVIII Moon** Something hidden from them or they are hiding something. Insecurity, Visions **R:** Deception, Something hidden (truth?) - Insecurity – Misunderstandings

**XIX Sun** New Beginnings, Success, Happiness, Birth, Children, Family **R:** Delayed beginnings, Feeling Unfulfilled, Family trouble

**XX Judgement** Good Karma, Rewards, Making fair and logical decisions **R:** Bad Karma, Poor Judgement, Be practical

**XXI World** Ending & New Beginning (School) Cycles, Success **R:** Delay in a Cycle Ending, need to accept changes, Complete projects before beginning something new

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## - Minor Arcana -

**Swords:** Conflicts, The Mind, Thoughts

**Ace** Beginnings, New Ideas, projects, Medical (surgery, injection, cut) **R:** Delays in new beginnings (cut out the past) Overbearing, Confusion, Medical(surgery, injection, cut), new ideas need more flushing out

**Two** Stubborn, No compromises, Battle of wills, Can't see a way out, Standstill  
**R:** Reconciliation, Compromise, Two things reuniting (ideas, people, etc.)

**Three** Love triangle, Jealousy, Heartache, Medical (surgery, injection, cut) **R:**  
Recovering from above, Medical (surgery, injection, cut)

**Four** Taking some "ME" time, Recovery, Rest, Take time off, Recuperate **R:**  
Recovery almost complete, Need to take some "ME" time

**Five** Finding out who your true friends are, Gossip, Deceit, Hidden or old  
enemies **R:** Finding out who your true friends are  
Gossip ending, Truth revealed

**Six** Moving on, Letting go, travel, following your own path **R:** Frying pan into  
the fire - moving on in a bad direction

**Seven** Being Used, Theft, Trickery, lies, rip-off, doesn't trust (and maybe  
shouldn't) **R:** Not allowing yourself to be used, Evening the score, Stolen  
property returned

**Eight** Walking on eggshells, can't speak your mind **R:** Starting to speak your  
mind, Fear of independence

**Nine** Sleepless Nights, Worried, Stress, Illness? (reproductive system?) Worried  
Sick; Female Energy **R:** Light at the end of a tunnel, recovery, burden lifted,  
beginning to feel less stress

**Ten** Betrayal, Stab in the back, Landing flat on your face **R:** Learning from  
mistakes or betrayal, getting back on feet

**Page** Communicate, be direct to avoid serious misunderstandings, News (good)  
**R:** News (bad), Angry (with father?)

**Knight** Intelligent, changes coming quickly & unexpectedly **R:** violence,  
fights, sudden changes

**Queen** Sharp mind, sharp tongue, clever & helpful **R:** Bitter, mean spirited  
woman who knows just what to say to hurt you the most

**King** Sharp mind, sharp tongue, clever & helpful **R:** Nasty & mean spirited  
man, abusive

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**Cups, Goblets, or Chalice:** Emotions, The Heart, Love & Relationships

**Ace** New relationships, birth **R:** New relationships delayed, next step delayed,  
pregnancy trouble

**Two** Equal and balanced relationship, feelings are mutual **R:** Unbalanced relationship, feelings are not reciprocated

**Three** Celebrations, parties, going out, no serious relationship, family gatherings **R:** Overindulgence, heavy partying, bad family gatherings, addiction

**Four** Not satisfied, not realizing the value of the current love, Bored **R:** Seeing the value of current love, becoming satisfied with a relationship, focusing too much on what has been lost rather than what exists

**Five** A loss but something left standing to rebuild on, focusing too much on the loss **R:** Same as above, but starting to focus on recovery

**Six** Family, memories, the past returning with new meaning **R:** Living in the past, outgrowing a relationship or person

**Seven** Too many dreams without plans to get them, choose a path or person, idealism **R:** Deciding what you want, making plans & setting realistic priorities, focusing on one path out of many options

**Eight** Leaving the past (loss & love) behind, some temporary loneliness **R:** Yo-yo relationships, settling for a relationship that isn't good

**Nine** Achieved goals and dreams, but now a bit bored **R:** Smug, Not quite accomplishing goals because they are unrealistic

**Ten** Wishes & Dreams coming true, love and family surrounding, comfort **R:** Happiness coming, but delayed, trouble getting a commitment

**Page** Loving person, student, Reflect & look inside yourself for inspiration & love **R:** Unloving person, need for reflection

**Knight** Love coming, Person who changes partners frequently **R:** Love going, past heartaches fading into the past

**Queen** Kind, gentle, soft-spoken, loving woman **R:** Hysterical, emotional, oversensitive, easily taken advantage of, unloving

**King** Fair, gentle, loving & caring man, great father figure **R:** Weak, unreliable man, cheater

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**Wands, Rods, or Staves:** Communication, Ideas, Friendships, Expression of Thoughts, Movement

**Ace** New Creativity, Communication (letter, call, email) **R:** Feeling uncreative, uninspired, no communication (letter, call, email)

**Two** Best friendship, equal relationship, great communication, long-distance

relationship **R:** Two people with different ideas and goals, incompatibility

**Three** Counseling, a third party helps (doctor, friend, shared work)

**R:** Third party interfering (inlaws, boss, etc.) Someone in the way

**Four** Stability, marriage, firm foundation **R:** Non-marital commitment, living together, living with roommates

**Five** Battles & arguments have good results, solutions found through fights **R:** Battles & arguments do not result in solutions

**Six** Victory, winning battles, overcoming stress **R:** Defeat, disillusioned, rewards and victory delayed

**Seven** Attacked from all sides, learning to communicate well & win battles **R:** Attacked from all sides and feeling drained & stressed

**Eight** Expanding horizons through travel, talking to people or seeing new places, reading new ideas **R:** Frustration and delays, can't seem to communicate, travel may be delayed or start late

**Nine** Battles are behind you now, ready & prepared for what is ahead, good at communicating **R:** Paranoid from many past battles, defensive (Jail? Prison?)

**Ten** Responsibilities you love to have, promotions, kids, rewards for hard work ahead **R:** Overburdened, too many responsibilities, rewards ahead - remain strong

**Page** Travel, news, communications, email, letters, phone calls **R:** Delays or problems in the above

**Knight** Person with an inner fire, great ideas, good at communicating **R:** Jumping from idea to idea, need for follow through

**Queen** Talkative & creative woman, full of fire and passion **R:** Gossipy, burns out quickly

**King** Talkative & creative man, very reliable and great to talk to **R:** Unreliable, forked tongue, smooth talker who is insincere

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### **Pentacles, Coins, or Disks:** Money, Material & Practical Matters

**Ace** New Job, Money coming, Ideas for making money, Begin new projects! **R:** Timing isn't right yet for new projects, Delays with money, news about money delayed or not as good as hoped

**Two** Juggling money or jobs, business partnership **R:** Trouble juggling money or jobs, distracted, borrowing from Peter to pay Paul.

**Three** Making money from an area of expertise, craftsmanship, journeyman **R:** Not using all your skills so not making the \$ you could be

**Four** Financial stability, but too afraid to take risks or enjoy \$ (insecurity) **R:** Greedy, stingy, extremely insecure and using money and material stuff as a security blanket

**Five** Feeling left out in the cold, worried about being broke, living paycheck to paycheck **R:** Recovering from emotional insecurity, temporarily unemployed, returning to work

**Six** Ask for what you need, loans, grants, gifts, inheritance (especially from family) **R:** Not getting help from others, having to pay back loans & debts, bad credit, no \$ from family or bank

**Seven** Hard work leads to good \$ and satisfaction **R:** Working hard but frustrated waiting for results, extra expenses coming up

**Eight** Learning a new skill & practicing will lead to a good financial state, apprenticing, creativity, education **R:** Losing interest in school or work, bored (refocus or learn a new skill before \$ is lost)

**Nine** Making your home a retreat (not a fortress) remodeling, cleaning, buying a new home, gardening. \$ is stable & growing **R:** Unexpected home repair or expense, blocking out the world, budget extra for living expenses, second mortgage being considered

**Ten** Money is good or will be soon. Secure and stable home & finances **R:** Major financial loss, may have to sell home or business, long term money is very good and secure because of this setback

**Page** News about \$ (in the mail or by phone) young person beginning career **R:** Bad news about \$, delays in beginning career

**Knight** Changing jobs, Person good with money and moving up in the world **R:** Unexpected change in job

**Queen** Practical, grounded, earthy & friendly **R:** Materialistic, gold digger, trouble handling practical money matters

**King** Good business sense, generous, grounded and practical **R:** Greedy, mean, unreliable, poor investment