



Challenge Cards



The Rent Is Due

You must pay rent and your paycheck is delayed.

Answer:

Expensive city housing in Helsinki



Challenge Cards



Unexpected Car Repair

Car breakdown—repair costs exceed your budget.

Answer:

Mandatory winter tire changes



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Student Loan Dilemma

Decide between taking a loan or working part-time.

Answer:

KELA student support



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Debt Collection Letter

You missed a payment. Now it's escalated.

Answer:

Effects on your credit score



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Fake News Frenzy

A fake news article is trending. Do you share it?

Answer:

Emphasis on media literacy



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Lost Wallet

You lose your bank card and ID. What's next?

Answer:

Call the Finnish police and cancel online



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Unpaid Mobile Bill

Your phone bill is unpaid and service is suspended.

Answer:

Prepaid vs. contract accounts



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Housing Offer: Buy or Rent?

You've saved enough for a deposit. Rent or invest in property?

Answer:

Long-term government-subsidized housing



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Helping a Friend in Debt

Your friend asks to borrow money. What do you do?

Answer:

Finnish norm: keep personal finances private



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Volunteering vs. Job

You have free time. Take a paid job or volunteer?

Answer:

Encouragement through schools and unions



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Pay Now or Installments?

Buy an item now or in monthly payments?

Answer:

Klarna-style systems growing



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Internship Offer

Unpaid internship offer from a great company. Accept or reject?

Answer:

High value on practical experience



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Dispute with a Roommate

Roommate isn't paying their share. What steps do you take?

Answer:

Contract enforcement options



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Surprise School Trip Fee

Your child needs €100 for a school trip. Budget or say no?

Answer:

Trip subsidies often available



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Bike Stolen

Your primary transport is gone. Do you buy a new one or take a loan?

Answer:

Strong cycling culture, city bike options



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Living Alone for First Time

You're moving out—how do you manage costs for rent, food, utilities?

Answer:

Includes support from youth housing services



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Budget Cuts at School

Your school cuts funding for student activities. What can students do?

Answer:

Reference student unions



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Green or Cheap?

Buy eco-friendly product or cheaper plastic option?

Answer:

S-market eco lines, deposit systems



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Buy Now or Wait for Sales?

Tempted to buy a new phone
—wait for discounts or buy
now?

Answer:

January and summer sales



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Online Scam Warning

You see a job ad asking for
personal info. Legit or scam?

Answer:

Finnish cybercrime helplines



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Student Party Budget

Hosting a party—stick to a
budget or splurge?

Answer:

Alcohol costs and restrictions



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Festival Fever

Do you spend money to attend a local festival or save it?

Answer:

Provinssirock, Flow Festival



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City vs. Countryside Job

Better job offer in a remote area—move or stay in the city?

Answer:

Youth leaving rural Lapland



Challenge Cards



Donation Drive Dilemma

Donate to a charity or save money for personal needs?

Answer:

“Hyvä Joulumieli” campaigns



Challenge Cards



Paying Taxes on Freelance

You earned money from a side job. Report it or skip it?

Answer:

Verokortti system



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Free Trial Trap

You forgot to cancel a subscription. Pay the fee or dispute it?

Answer:

EU consumer rights



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Crowdfunding Pressure

Friends ask you to donate to a fundraiser. Do you contribute?

Answer:

Emphasis on privacy in Finland



Challenge Cards



Damaged Goods Refund

Item arrived broken. Request refund or accept discount?

Answer:

Consumer rights well-protected



Challenge Cards



Investment Tip from a Friend

Friend recommends a crypto app. Trust or research?

Answer:

Crypto skepticism growing



Challenge Cards



Organize a Community Event

Your local center needs help with a financial literacy fair. Take the lead or step back?

Answer:

Emphasis on neighborhood associations