



## Tool Cards



### Lost Job

**You're laid off. How do you adjust?**

**Answer:**

*Strong unemployment safety net*



## Tool Cards



### Sudden Illness

**Pay unexpected medical bills.**

**Answer:**

*Mostly covered, small copays*



## Tool Cards



### Tech Crash

**Laptop breaks before school deadline.**

**Answer:**

*Student device programs available*



## Tool Cards



### Scholarship Awarded

**You receive a study grant.  
Use it wisely.**

**Answer:**

*Linked to study performance*



## Tool Cards



### Water Pipe Bursts

**Unexpected home repair.**

**Answer:**

*Tenant vs landlord rules*



## Tool Cards



### Part-Time Job Offer

**You're offered a weekend job.**

**Answer:**

*Flexible youth contracts*



## Tool Cards



### Bank Error

**Payment didn't go through.  
What's your response?**

**Answer:**

*Mobile banking prevalent*



## Tool Cards



### Surprise Exam Change

**Test moved a week earlier.  
Budget study time.**

**Answer:**

*Emphasis on independent  
study*



## Tool Cards



### Public Transport Strike

**How do you get to  
work/school?**

**Answer:**

*Helsinki strikes rare but  
impactful*



## Tool Cards



### Weather Disaster

Flooding affects your area.



**Answer:**

*Plan for winter storms*



## Tool Cards



### Tax Inspection Notice

You're selected for a random audit.



**Answer:**

*Transparent online tax history*



## Tool Cards



### Broken Phone Screen

Fix it or live without it?



**Answer:**

*Repair prices high*



## Tool Cards



### Emergency in Family

Must travel last-minute.



**Answer:**

*Emergency loan options*



## Tool Cards



### Festival Invite

Friends ask you to join a trip.



**Answer:**

*Summer cabin culture*



## Tool Cards



### Free Entry to Workshop

Chance to attend civic  
workshop.



**Answer:**

*Learn about budgeting*



## Tool Cards



### Financial Scam

Receive phishing SMS. Do you fall for it?

**Answer:**

*National Cybersecurity Authority tips*



## Tool Cards



### Inflation Spike

Prices rise fast—how do you adapt?

**Answer:**

*Track groceries, switch brands*



## Tool Cards



### Power Outage

Electronics unusable. What do you do?

**Answer:**

*High tech dependency*



## Tool Cards



### Apartment Fire Drill

**Time to re-evaluate insurance.**

**Answer:**

*Insurance tied to lease agreements*



## Tool Cards



### Birth of a Sibling

**Family budget shifts.**

**Answer:**

*State child support*



## Tool Cards



### Political Protest

**Streets closed. How do you act?**

**Answer:**

*Peaceful protests common*



## Tool Cards



### Promotion at Work

**You get a raise—budget upgrade?**

**Answer:**

*Emphasis on modesty*



## Tool Cards



### Got a New Hobby

**You start a new sport or club.  
Budget gear?**

**Answer:**

*Ice hockey, cross-country  
skiing costs*



## Tool Cards



### Surprise Visitor

**Relatives arrive—unplanned  
expenses.**

**Answer:**

*Small guest culture*





## Tool Cards



### Emergency Pet Visit

**Your dog needs surgery.  
Budget shock.**

**Answer:**

*Pet insurance options*



## Tool Cards



### Rejected Loan Request

**Application denied—next  
steps?**

**Answer:**

*Credit rating matters*



## Tool Cards



### Mentor Appears

**An expert offers life advice.**

**Answer:**

*School career guidance*



## Tool Cards



### Free Gym Trial

Stay healthy on a budget.



**Answer:**

*City gyms, school sports*



## Tool Cards



### Civic Election Day

Decide who to vote for.



**Answer:**

*Mandatory civic education*

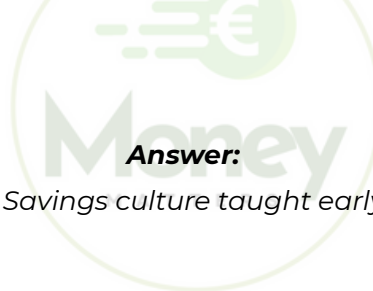


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### Summer Job Windfall

You earned extra money!  
How to use it?



**Answer:**

*Savings culture taught early*