



Challenge Cards



The Rent Is Due

You must pay rent and your paycheck is delayed.

Answer:

Common rent sharing in Italian student flats



Challenge Cards



Unexpected Car Repair

Car breakdown—repair costs exceed your budget.

Answer:

Higher insurance premiums in large cities



Challenge Cards



Student Loan Dilemma

Decide between taking a loan or working part-time.

Answer:

Limited scholarships, family reliance



Challenge Cards



Debt Collection Letter

You missed a payment. Now it's escalated.

Answer:

Fear of debt shame in family conversations



Challenge Cards



Fake News Frenzy

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

Answer:

Explore youth vulnerability on social media



Challenge Cards



Lost Wallet

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

Answer:

Use Poste Italiane support, police bureaucracy



Challenge Cards



Unpaid Mobile Bill

Your phone bill is unpaid and service is suspended.

Answer:

Parents often pay youth bills



Challenge Cards



Housing Offer: Buy or Rent?

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

Answer:

Families often gift homes or inherit



Challenge Cards



Helping a Friend in Debt

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

Answer:

Italians more likely to lend within family/friends



Challenge Cards



Volunteering vs. Job

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

Answer:

Volunteering linked to Catholic/communal traditions



Challenge Cards



Pay Now or Installments?

Buy an item now or in monthly payments?

Answer:

Common "pagamento a rate" options



Challenge Cards



Internship Offer

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

Answer:

High youth unemployment leads to accepting unpaid work



Challenge Cards



Dispute with a Roommate

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

Answer:

Legal housing agreements less common



Challenge Cards



Surprise School Trip Fee

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

Answer:

Trips sometimes organized by parishes or cooperatives



Challenge Cards



Bike Stolen

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

Answer:

Varying public transport availability by region



Challenge Cards



Living Alone for First Time

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

Answer:

Many stay home until 30s, high parental dependence



Challenge Cards



Budget Cuts at School

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

Answer:

Protest culture linked to education reforms



Challenge Cards



Green or Cheap?

Buy eco-friendly product or cheaper plastic option?

Answer:

COOP supermarkets promote environmental goods



Challenge Cards



Buy Now or Wait for Sales?

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

Answer:

Black Friday + Saldi stagionali



Challenge Cards



Online Scam Warning

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

Answer:

*Use of postal police and
consumer protection groups*



Challenge Cards



Student Party Budget

**Hosting a party—stick to a
budget or splurge?**

Answer:

*Aperitivo traditions, cheap
wine common*



Challenge Cards



Festival Fever

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

Answer:

Sanremo, Ferragosto, Sagra events



Challenge Cards



City vs. Countryside Job

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

Answer:

South-to-North migration trend



Challenge Cards



Donation Drive Dilemma

Donate to a charity or save money for personal needs?

Answer:

Strong culture of church-based giving



Challenge Cards



Paying Taxes on Freelance

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

Answer:

Many freelance jobs go untaxed



Challenge Cards



Free Trial Trap

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

Answer:

More bureaucracy with service cancellation



Challenge Cards



Crowdfunding Pressure

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

Answer:

Common in tight-knit communities



Challenge Cards



Damaged Goods Refund

Item arrived broken. Request refund or accept discount?

Answer:

Disputes handled differently in North vs South



Challenge Cards



Investment Tip from a Friend

Friend recommends a crypto app. Trust or research?

Answer:

Many youth interested in trending apps



Challenge Cards



Organize a Community Event

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

Answer:

"Comune" driven initiatives common