



Challenge
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Helping a Friend in Debt

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

Money Answer
Italians more likely to lend within family/friends

Unpaid Mobile Bill

Your phone bill is unpaid and service is suspended.

Money Answer
Parents often pay youth bills

Fake News Frenzy

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

Money Answer
Explore youth vulnerability on social media

Student Loan Dilemma

Decide between taking a loan or working part-time.

Money Answer
Limited scholarships, family reliance

The Rent Is Due

You must pay rent and your paycheck is delayed.

Money Answer
Common rent sharing in Italian student flats

Volunteering vs. Job

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

Money Answer
Volunteering linked to Catholic/communal traditions

Housing Offer: Buy or Rent?

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

Money Answer
Families often gift homes or inherit

Lost Wallet

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

Money Answer
Use Poste Italiane support, police bureaucracy

Debt Collection Letter

You missed a payment. Now it's escalated.

Money Answer
Fear of debt shame in family conversations

Unexpected Car Repair

Car breakdown—repair costs exceed your budget.

Money Answer
Higher insurance premiums in large cities



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Buy Now or Wait for Sales?

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

Money Answer
Black Friday + Saldi stagionali

Budget Cuts at School

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

Money Answer
Protest culture linked to education reforms

Bike Stolen

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

Money Answer
Varying public transport availability by region

Dispute with a Roommate

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

Money Answer
Legal housing agreements less common

Pay Now or Installments?

Buy an item now or in monthly payments?

Money Answer
Common "pagamento a rate" options

Online Scam Warning

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

Money Answer
Use of postal police and consumer protection groups

Green or Cheap?

Buy eco-friendly product or cheaper plastic option?

Money Answer
COOP supermarkets promote environmental goods

Living Alone for First Time

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

Money Answer
Many stay home until 30s, high parental dependence

Surprise School Trip Fee

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

Money Answer
Trips sometimes organized by parishes or cooperatives

Internship Offer

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

Money Answer
High youth unemployment leads to accepting unpaid work



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Investment Tip from a Friend

Friend recommends a crypto app. Trust or research?



Many youth interested in trending apps

Crowdfunding Pressure

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



Common in tight-knit communities

Paying Taxes on Freelance

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



Many freelance jobs go untaxed

City vs. Countryside Job

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



South-to-North migration trend

Student Party Budget

Hosting a party—stick to a budget or splurge?



Aperitivo traditions, cheap wine common

Organize a Community Event

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



“Comune” driven initiatives common

Damaged Goods Refund

Item arrived broken. Request refund or accept discount?



Disputes handled differently in North vs South

Free Trial Trap

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



More bureaucracy with service cancellation

Donation Drive Dilemma

Donate to a charity or save money for personal needs?



Strong culture of church-based giving

Festival Fever

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



Sanremo, Ferragosto, Sagra events