



Challenge
Cards



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Helping a Friend in Debt

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



Finnish norm: keep personal finances private

Unpaid Mobile Bill

Your phone bill is unpaid and service is suspended.



Prepaid vs. contract accounts

Fake News Frenzy

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



Emphasis on media literacy

Student Loan Dilemma

Decide between taking a loan or working part-time.



KELA student support

The Rent Is Due

You must pay rent and your paycheck is delayed.



Expensive city housing in Helsinki

Volunteering vs. Job

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



Encouragement through schools and unions

Housing Offer: Buy or Rent?

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



Long-term government-subsidized housing

Lost Wallet

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



Call the Finnish police and cancel online

Debt Collection Letter

You missed a payment. Now it's escalated.



Effects on your credit score

Unexpected Car Repair

Car breakdown—repair costs exceed your budget.



Mandatory winter tire changes



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Buy Now or Wait for Sales?

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



January and summer sales

Budget Cuts at School

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



Reference student unions

Bike Stolen

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



Strong cycling culture, city bike options

Dispute with a Roommate

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



Contract enforcement options

Pay Now or Installments?

Buy an item now or in monthly payments?



Klarna-style systems growing

Online Scam Warning

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



Finnish cybercrime helplines

Green or Cheap?

Buy eco-friendly product or cheaper plastic option?



S-market eco lines, deposit systems

Living Alone for First Time

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



Includes support from youth housing services

Surprise School Trip Fee

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



Trip subsidies often available

Internship Offer

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



High value on practical experience



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Investment Tip from a Friend

Friend recommends a crypto app. Trust or research?



Crypto skepticism growing

Crowdfunding Pressure

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



Emphasis on privacy in Finland

Paying Taxes on Freelance

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



Verokortti system

City vs. Countryside Job

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



Youth leaving rural Lapland

Student Party Budget

Hosting a party—stick to a budget or splurge?



Alcohol costs and restrictions

Organize a Community Event

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



Emphasis on neighborhood associations

Damaged Goods Refund

Item arrived broken. Request refund or accept discount?



Consumer rights well-protected

Free Trial Trap

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



EU consumer rights

Donation Drive Dilemma

Donate to a charity or save money for personal needs?



"Hyvä Joulumieli" campaigns

Festival Fever

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



Provinssirock, Flow Festival