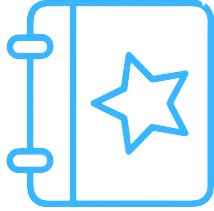
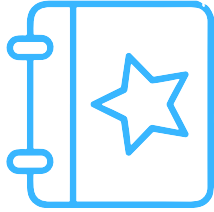




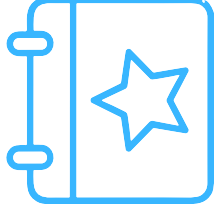
Event Cards



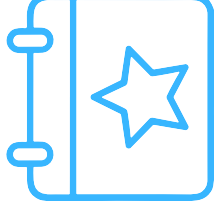
Event Cards



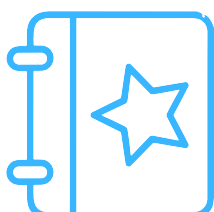
Event Cards



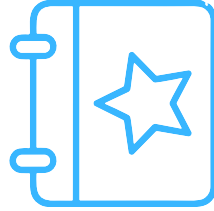
Event Cards



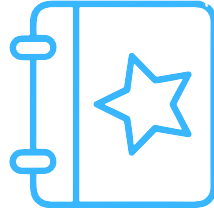
Event Cards



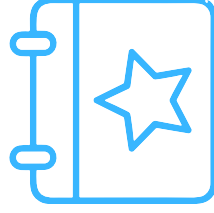
Event Cards



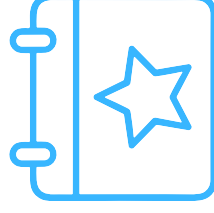
Event Cards



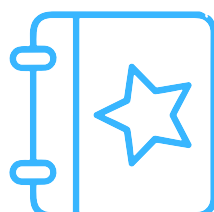
Event Cards



Event Cards



Event Cards



Public Transport Strike

How do you get to work/school?

Money:

Helsinki strikes rare but impactful

Bank Error

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

Money:

Mobile banking prevalent

Water Pipe Bursts

Unexpected home repair.

Money:

Tenant vs landlord rules

Tech Crash

Laptop breaks before school deadline.

Money:

Student device programs available

Lost Job

You're laid off. How do you adjust?

Money:

Strong unemployment safety net

Weather Disaster

Flooding affects your area.

Money:

Plan for winter storms

Surprise Exam Change

Test moved a week earlier. Budget study time.

Money:

Emphasis on independent study

Part-Time Job Offer

You're offered a weekend job.

Money:

Flexible youth contracts

Scholarship Awarded

You receive a study grant. Use it wisely.

Money:

Linked to study performance

Sudden Illness

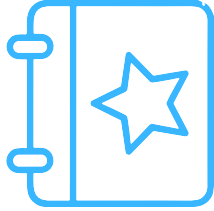
Pay unexpected medical bills.

Money:

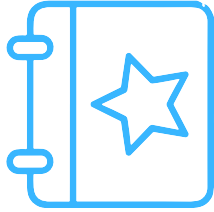
Mostly covered, small copays



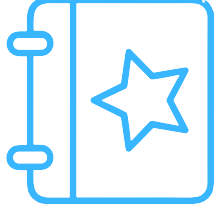
Event Cards



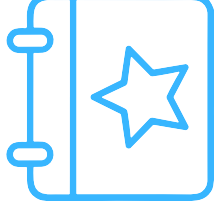
Event Cards



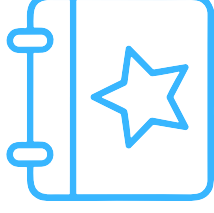
Event Cards



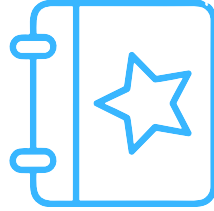
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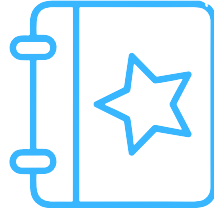
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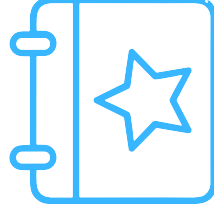
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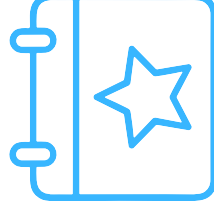
Event Cards



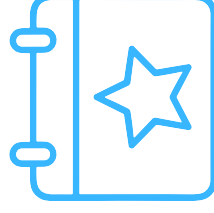
Event Cards



Event Cards



Event Cards



Birth of a Sibling

Family budget shifts.



State child support

Inflation Spike

Prices rise fast—how do you adapt?



Track groceries, switch brands

Free Entry to Workshop

Chance to attend civic workshop.



Learn about budgeting

Emergency in Family

Must travel last-minute.



Emergency loan options

Tax Inspection Notice

You're selected for a random audit.



Transparent online tax history

Political Protest

Streets closed. How do you act?



Peaceful protests common

Apartment Fire Drill

Time to re-evaluate insurance.



Insurance tied to lease agreements

Financial Scam

Receive phishing SMS. Do you fall for it?



National Cybersecurity Authority tips

Festival Invite

Friends ask you to join a trip.



Summer cabin culture

Broken Phone Screen

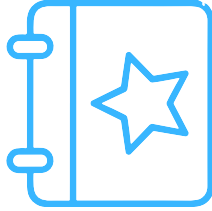
Fix it or live without it?



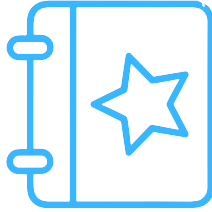
Repair prices high



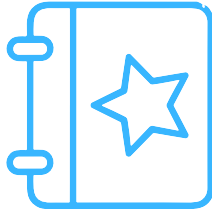
Event Cards



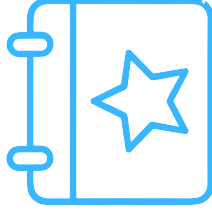
Event Cards



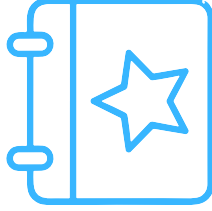
Event Cards



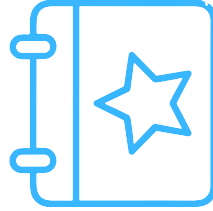
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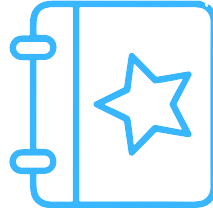
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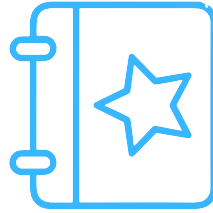
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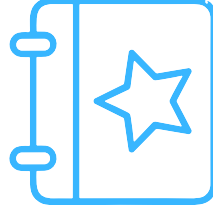
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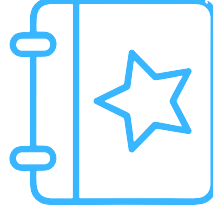
Event Cards



Event Cards



Event Cards



Summer Job Windfall

You earned extra money!
How to use it?



Savings culture taught
early

Free Gym Trial

Stay healthy on a budget.



City gyms, school sports

Rejected Loan Request

Application denied—next
steps?



Credit rating matters

Surprise Visitor

Relatives arrive—
unplanned expenses.



Small guest culture

Promotion at Work

You get a raise—budget
upgrade?



Emphasis on modesty

Roommate Moves Out

Rent goes up. Find new
flatmate?



Share with Erasmus
students

Civic Election Day

Decide who to vote for.



Mandatory civic education

Mentor Appears

An expert offers life
advice.



School career guidance

Emergency Pet Visit

Your dog needs surgery.
Budget shock.



Pet insurance options

Got a New Hobby

You start a new sport or
club. Budget gear?



Ice hockey, cross-country
skiing costs