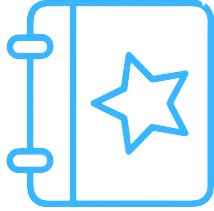
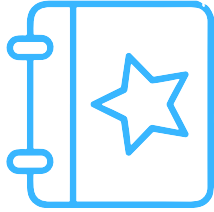




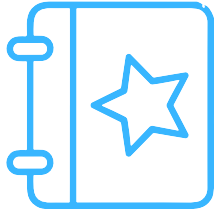
Event Cards



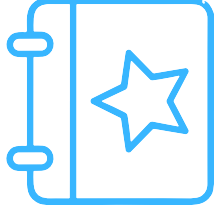
Event Cards



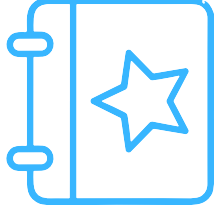
Event Cards



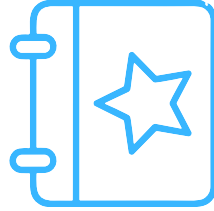
Event Cards



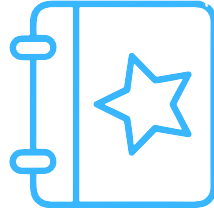
Event Cards



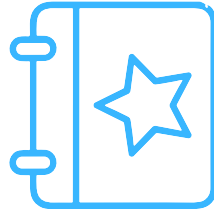
Event Cards



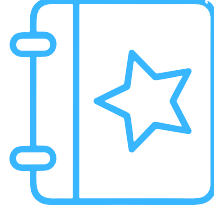
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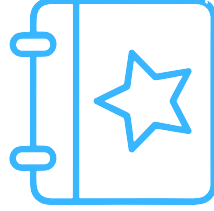
Event Cards



Event Cards



Event Cards



### Public Transport Strike

How do you get to work/school?



Common in major Italian cities

### Bank Error

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



Bank delays more common

### Water Pipe Bursts

Unexpected home repair.



Insurance bureaucracy delays

### Tech Crash

Laptop breaks before school deadline.



Repair shops common, less subsidies

### Lost Job

You're laid off. How do you adjust?



Slow public support process

### Weather Disaster

Flooding affects your area.



Southern Italy affected by floods

### Surprise Exam Change

Test moved a week earlier. Budget study time.



Teacher-led learning culture

### Part-Time Job Offer

You're offered a weekend job.



Common in bars, shops

### Scholarship Awarded

You receive a study grant. Use it wisely.



Often based on income

### Sudden Illness

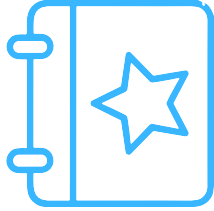
Pay unexpected medical bills.



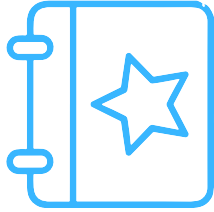
Public system long waits, private costs high



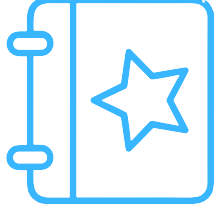
Event Cards



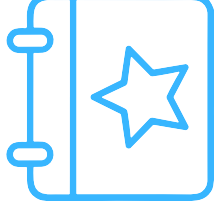
Event Cards



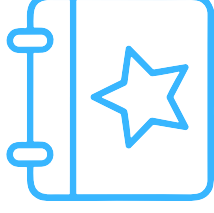
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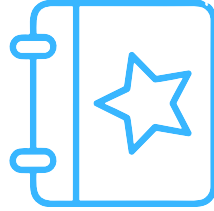
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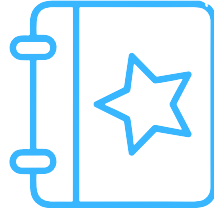
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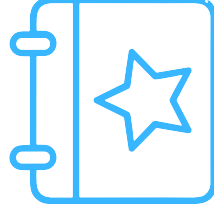
Event Cards



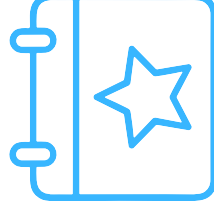
Event Cards



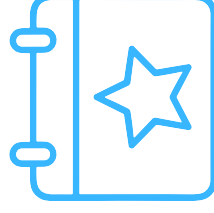
Event Cards



Event Cards



Event Cards



### **Birth of a Sibling**

Family budget shifts.



Family tax bonuses

### **Inflation Spike**

Prices rise fast—how do you adapt?



Fixed income families more affected

### **Free Entry to Workshop**

Chance to attend civic workshop.



May include job center credits

### **Emergency in Family**

Must travel last-minute.



Cost vs. family duty dilemma

### **Tax Inspection Notice**

You're selected for a random audit.



More feared, linked to penalties

### **Political Protest**

Streets closed. How do you act?



Link to youth movements

### **Apartment Fire Drill**

Time to re-evaluate insurance.



Often overlooked

### **Financial Scam**

Receive phishing SMS. Do you fall for it?



Widespread phone scam issues

### **Festival Invite**

Friends ask you to join a trip.



Group holidays common

### **Broken Phone Screen**

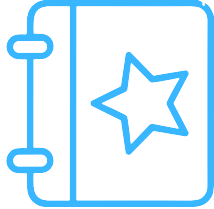
Fix it or live without it?



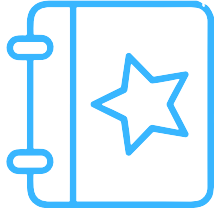
Street repair kiosks common



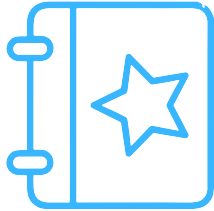
Event Cards



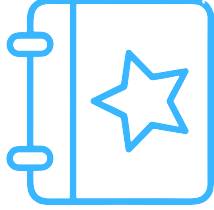
Event Cards



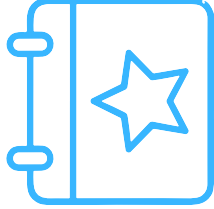
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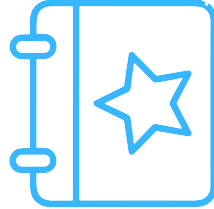
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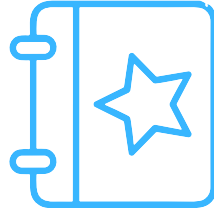
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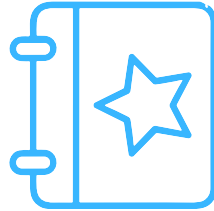
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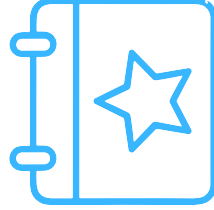
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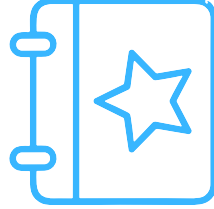
Event Cards



Event Cards



Event Cards



### Summer Job Windfall

You earned extra money!  
How to use it?



*Spend vs save tension*

### Free Gym Trial

Stay healthy on a budget.



*Local gyms with free weeks*

### Rejected Loan Request

Application denied—next steps?



*Loans from family preferred*

### Surprise Visitor

Relatives arrive—unplanned expenses.



*Hosting is expected*

### Promotion at Work

You get a raise—budget upgrade?



*"Bella Figura" spending temptations*

### Roommate Moves Out

Rent goes up. Find new flatmate?



*Extended family moves in*

### Civic Election Day

Decide who to vote for.



*Campaigns in local piazzas*

### Mentor Appears

An expert offers life advice.



*Vocational school advisors*

### Emergency Pet Visit

Your dog needs surgery. Budget shock.



*Costs often out of pocket*

### Got a New Hobby

You start a new sport or club. Budget gear?



*Soccer, music lessons*