



Tool Cards



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Family Budget Meeting

Discuss finances openly with your family.



Less common in Finland

Meal Planner App

Reduce food waste and costs.



Use "ResQ Club" for discount meals

Youth Finance Course

Join a basic financial literacy program.



TAT Junior Achievement Finland

Online Price Comparator

Find the best prices for purchases.



Reference to Hintaseuranta

Budgeting App

Track your expenses daily.



Nordea, OP banking tools

Financial Podcast

Learn tips from audio episodes.



"Rahapodi" podcast

Volunteer Network

Get job skills through volunteering.



Youth centers, hobby clubs

Community Bank Support

Get low-interest loans through local cooperative banks.



Osuuspankki (OP) system

Social Worker Help

Access free counseling for money troubles.



Via KELA

Savings Jar

Start a physical jar for small daily savings.



Encourage "Säästöpossu" habits



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Local Library Resource

Access free books, Wi-Fi, workshops.



High-quality library system

Financial Mentor

Get advice from an older peer.



Part of youth programs

Rent Calculator

Check how much rent you can afford.



VVO or SATO apartment tools

Zero Waste Kit

Invest in reusables to cut costs long-term.



Sustainability initiatives in schools

Municipal Job Coaching

Access free resume and job search help.



TE-palvelut

Citizen Budgeting Platform

Vote on local fund distribution.



Espoo/Lahti examples

Community Garden

Grow food locally to cut grocery costs.



City-supported gardens

Cooking Together

Share meals to save money.



Community kitchens

School Club Fundraiser

Organize a bake sale or event to raise money.



Typical in sports clubs

Used Goods Marketplace

Buy second-hand items to save.



Tori.fi



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Credit Simulator Tool

Estimate your loan and repayment timeline.



Available via bank portals

EU Youth Portal

Discover rights, job portals, and financial tips.



Suomi.fi links to EU resources

Public Transport Pass

Save money with monthly travel pass.



HSL (Helsinki) or Waltti systems

Basic Investing Guide

Learn low-risk investment strategies.



Nordnet, OP resources

Co-housing Savings

Share living costs with trusted friends.



New in student cities

Income vs. Expense Game

A mini card game to visualize financial balance.



Used in class activities

Rent Subsidy Form

Apply for government rental assistance.



KELA housing aid

Financial Diary

Write down all purchases for a month.



Promoted in youth workshops

Emergency Fund Setup

Set aside 3 months' salary in savings.



Part of school curriculum

Support Group for Debts

Join a peer support meeting.



Community centers or unions