- ZUFALLSEREIGNIS



Inflationsschub

Die Preise steigen in der gesamten Wirtschaft stark an.

- **Alle Spieler zahlen −200 €**

Inflation

- ZUFALLSEREIGNIS



Zinsanstieg

Die Zentralbank erhöht die Kreditkosten, um die Inflation zu bekämpfen.

- **Alle Spieler zahlen −150 €**

Geldpolitik

- ZUFALLSEREIGNIS



Marktrückgang

Die globalen Märkte fallen aufgrund von Anlegerpanik stark.

- **Alle Spieler verlieren −250 €**

Marktrisiko

- ZUFALLSEREIGNIS



Wirtschaftliche Erholung

Das Verbrauchervertrauen und die Ausgaben steigen in ganz Europa.

- **Alle Spieler erhalten +200 €**

Konjunkturzyklen

- ZUFALLSEREIGNIS



Energiekrise

Die Energiekosten steigen aufgrund von Lieferunterbrechungen stark an.

- **Alle Spieler zahlen −300 €**

Energieabhängigkeit

- ZUFALLSEREIGNIS



Ausfall der digitalen Plattformen

Große Online-Plattformen sind 48 Stunden lang offline.

- **Alle Spieler überspringen die nächste Chance-Karte**

Plattformrisiko

- ZUFALLSEREIGNIS



Neues Verbraucherschutzgesetz

Stärkere EU-Regeln schützen Käufer und Mieter.

- **Alle Spieler erhalten +150 €**

Regulierung

- ZUFALLSEREIGNIS



Streik im öffentlichen Verkehr

Verkehrsbeschäftigte im ganzen Land streiken.

- **Alle Spieler zahlen −100 €**

Infrastrukturstörung

- ZUFALLSEREIGNIS



Extremwetterereignis

Überschwemmungen, Brände oder Hitzewellen stören landesweit die Dienstleistungen.

- **Alle Spieler zahlen −250 €**

Klimarisiko

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Invest in YOUTH

- ZUFALLSEREIGNIS



Steueranpassung

Regierungen passen die Steuersätze für mittlere Einkommen an.

- **Alle Spieler zahlen −200 €**

Fiskalpolitik

- ZUFALLSEREIGNIS



EU-Förderungsschub

Neue EU-Strukturfonds unterstützen Jugendinitiativen.

- **Alle Spieler erhalten +200 €**

Öffentliche Investitionen

- ZUFALLSEREIGNIS



Datenleck-Skandal

Ein großes Datenleck erschüttert das Vertrauen der Verbraucher in digitale Dienste.

- **Alle Spieler verlieren −100 €**

Cyberrisiko

- ZUFALLSEREIGNIS



Unterbrechung der Lieferkette

Aufgrund globaler Logistikprobleme werden Waren knapp.

- **Alle Spieler zahlen −150 €**

Lieferketten

- ZUFALLSEREIGNIS



Technologischer Durchbruch

Neue Technologie steigert die Produktivität in allen Sektoren.

- **Alle Spieler erhalten +250 €**

Innovationseffekt

- ZUFALLSEREIGNIS



Wandel auf dem Wohnungsmarkt

Mieten und Immobilienpreise schwanken unvorhersehbar.

- **Alle Spieler zahlen −200 €**

Wohnungsmarktrisiko

- ZUFALLSEREIGNIS



Gesundheitswarnung

Vorbeugende Gesundheitsmaßnahmen werden landesweit eingeführt.

- **Alle Spieler zahlen −100 €**

Gesundheitsökonomie

- ZUFALLSEREIGNIS



Politische Unsicherheit

Unklare Vorschriften bremsen Unternehmensinvestitionen.

- **Alle Spieler überspringen die nächste Chance-Karte**

Regulierungsrisiko

- ZUFALLSEREIGNIS



Lohnwachstum

Die Durchschnittslöhne steigen aufgrund angespannter Arbeitsmärkte.

- **Alle Spieler erhalten +200 €**

Einkommenstrends

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Invest in YOUTH

- ZUFALLSEREIGNIS



Update des Bankensystems

Banken modernisieren ihre Systeme und frieren vorübergehend einige Konten ein.

- **Zwei Spieler überspringen die nächste Karte**

Systemisches Risiko

- ZUFALLSEREIGNIS



Umweltförderung

Umweltfreundliches Verhalten wird von Regierungen finanziell gefördert.

- **Alle Spieler erhalten +150 €**

Subventionen

- ZUFALLSEREIGNIS



Bankenkrise

Eine große Bank bricht zusammen und erschüttert das Finanzvertrauen.

- **Alle Spieler verlieren −250 €**

Systemisches Finanzrisiko

- ZUFALLSEREIGNIS



Versorgungsschock

Grundlegende Waren werden in ganz Europa knapp.

- **Alle: −200 €. Spieler mit weniger als 300 € Bargeld: zusätzlich −100 €**

Wirtschaftliche Verwundbarkeit

- ZUFALLSEREIGNIS



Steuererstattung

Die Regierung zahlt wegen eines Haushaltsüberschusses Rückerstattungen aus.

- **Alle Spieler erhalten +150 €**

Fiskalische Anpassung

- ZUFALLSEREIGNIS



Welle der KI-Automatisierung

KI steigert die Produktivität, verdrängt aber einige Arbeitsplätze.

Würfel 4–6: +250 €.
Würfel 1–3: −200 €

Technologische Disruption

- ZUFALLSEREIGNIS



Ausbau des EU Green Deal

Große neue Investitionen in Nachhaltigkeitsprojekte werden angekündigt.

- **Alle: +200 €. Spieler mit 1 oder mehr BP: zusätzlich +100 €**

Öffentliche Investition & Nachhaltigkeit

- ZUFALLSEREIGNIS



Startup-Boom

Unternehmertum boomt in ganz Europa.

- **Alle Spieler erhalten +250 €**

Innovationszyklus

- ZUFALLSEREIGNIS



Rückgang der Energiepreise

Energie wird durch Überangebot günstiger.

- **Alle Spieler erhalten +150 €**

Rohstoffpreisschwankung

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Invest in YOUTH

- ZUFALLSEREIGNIS



Upgrade der Cybersicherheit

Neue digitale Sicherheitsregeln verlangen die Einhaltung durch alle.

- **Alle Spieler zahlen −150 €**

Cyberrisiko & Regulierung

- ZUFALLSEREIGNIS



Pilotprojekt zum bedingungslosen Grundeinkommen

Eine Regierung testet ein BGE-Programm für ein Jahr.

- **Alle Spieler erhalten +200 €**

Sozialpolitik

- ZUFALLSEREIGNIS



Digitalsteuer eingeführt

Online-Plattformen unterliegen in der gesamten EU einer neuen Besteuerung.

- **Alle Spieler zahlen −150 €**

Besteuerung der Digitalwirtschaft

- ZUFALLSEREIGNIS



Staatsschuldenkrise

Sorgen um die öffentliche Verschuldung verringern das wirtschaftliche Vertrauen.

- **Alle Spieler verlieren −250 €**

Staatsrisiko

- ZUFALLSEREIGNIS



Umweltkatastrophe

Eine Naturkatastrophe stört Landwirtschaft und Lieferketten.

- **Alle Spieler zahlen −300 €**

Klimarisiko

- ZUFALLSEREIGNIS



Finanzbetrug aufgedeckt

Ein großer Anlagebetrug erschüttert das Vertrauen der Anleger.

- **Alle Spieler verlieren −200 €**

Betrugs- & Vertrauensrisiko

- ZUFALLSEREIGNIS



Freihandelsabkommen

Ein neues EU-Handelsabkommen senkt die Zölle auf wichtige Waren.

- **Alle Spieler erhalten +200 €**

Handelsliberalisierung

- ZUFALLSEREIGNIS



Mindestlohnerhöhung

Die Mindestlöhne steigen landesweit in den Partnerländern.

- **Alle Spieler erhalten +150 €**

Einkommenspolitik

- ZUFALLSEREIGNIS



Globale Pandemiewarnung

Eine neue globale Gesundheitswarnung stört Reisen und Arbeit.

- **Alle: −200 €. Spieler mit Versicherung: nur −100 €**

Gesundheit & Wirtschaftsschocks

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Invest in YOUTH

- ZUFALLSEREIGNIS



Börsenrallye

Die Märkte steigen dank guter Wirtschaftsnachrichten stark an.

- **Alle: +200 €. Spieler mit Investitionen: zusätzlich +100 €**

Marktoptimismus

- ZUFALLSEREIGNIS



Anstieg der Kraftstoffpreise

Die Transportkosten steigen plötzlich und deutlich.

- **Alle Spieler zahlen −150 €**

Rohstoffpreisvolatilität

- ZUFALLSEREIGNIS



Staatliches Konjunkturpaket

Die Regierung pumpt Geld in die Wirtschaft, um sie zu stützen.

- **Alle Spieler erhalten +250 €**

Fiskalischer Stimulus

- ZUFALLSEREIGNIS



Große Tech-Entlassungen

Große Technologieunternehmen reduzieren ihre Belegschaft stark.

Würfel 1–3: −200 €.
Würfel 4–6: Keine Änderung

Arbeitsmarktrisiko

- ZUFALLSEREIGNIS



Abwertung der Währung

Die Landeswährung verliert international an Wert.

- **Alle Spieler zahlen −200 €**

Wechselkursrisiko

- ZUFALLSEREIGNIS



Platzen der Immobilienblase

Nach Jahren der Überhitzung fallen die Immobilienpreise stark.

- **Alle Spieler verlieren −200 €**

Vermögensblasen

- ZUFALLSEREIGNIS



Bildungsreform

Die Regierung investiert stark in Bildung und Umschulung.

- **Alle: +150 €. Studierende erhalten zusätzlich +100 €**

Humankapitalinvestition

- ZUFALLSEREIGNIS



Abschwächung der deutschen Industrie

Die Exporte aus Deutschlands verarbeitendem Gewerbe gehen zurück.

- **Alle Spieler verlieren −200 €**

Exportwirtschaftsrisiko

- ZUFALLSEREIGNIS



Ausbildungsförderung (DE)

Deutschland stockt die Finanzierung der beruflichen Ausbildung deutlich auf.

- **Alle: +150 €.**
- **Studierende erhalten zusätzlich +100 €**

Arbeitsmarktpolitik

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Invest in YOUTH

- ZUFALLSEREIGNIS



Rentenreform

Die Regierung strukturiert das nationale Rentensystem um.

- **Alle: −150 €. Spieler mit 2 oder mehr BP erhalten +50 € zurück**

Sozialversicherung & langfristige Planung

- ZUFALLSEREIGNIS



Krypto-Crash

Eine große Kryptowährung bricht über Nacht zusammen.

- **Würfel 4–6: −300 €. Würfel 1–3: Keine Änderung**

Spekulatives Anlagerisiko

- ZUFALLSEREIGNIS



Anstieg des Verbrauchervertrauens

Ein positiver wirtschaftlicher Ausblick steigert die Ausgaben im ganzen Land.

- **Alle Spieler erhalten +200 €**

Verbraucherstimmung

- ZUFALLSEREIGNIS



Knappheit an natürlichen Ressourcen

Wichtige Rohstoffe werden weltweit knapp.

- **Alle Spieler zahlen −200 €**

Ressourcenknappheit

- ZUFALLSEREIGNIS



Zinssenkung

Die Zentralbank senkt die Zinsen, um das Wachstum anzukurbeln.

- **Alle Spieler erhalten +150 €**

Geldpolitik & Kreditkosten

- ZUFALLSEREIGNIS



Programm zur Integration von Migranten

Die Regierung startet ein groß angelegtes Integrationsprogramm.

- **Alle: +1 BP**
- **Alle: +100 €**

Soziale Kohäsion & öffentliche Investitionen

- ZUFALLSEREIGNIS



Lebensmittelinflation

Globale Lieferstörungen treiben die Lebensmittelpreise stark nach oben.

- **Alle Spieler zahlen −150 €**

Ernährungssicherheit und Rohstoffinflation

- ZUFALLSEREIGNIS



Einführung des digitalen Euro

Die Europäische Zentralbank führt eine digitale Währung ein.

- **Alle: +100 €**

Digitale Zentralbankwährungen

- ZUFALLSEREIGNIS



Anti-Korruptionskampagne

Eine große Anti-Korruptionskampagne stärkt das institutionelle Vertrauen.

- **Alle: +1 PP**
- **Alle: +100 €**

Governance & institutionelles Vertrauen

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Invest in YOUTH

- ZUFALLSEREIGNIS



Vorgehen gegen den Schwarzmarkt

Die Behörden legen Netzwerke der informellen Wirtschaft lahm.

- **Alle: −100 €**
- **Alle: +1 BP**

Informelle Wirtschaft & Rechtsstaatlichkeit

- ZUFALLSEREIGNIS



Extreme Hitzewelle

Rekordtemperaturen stören Arbeit und Landwirtschaft in ganz Europa.

- **Alle Spieler zahlen −200 €**

Klimaauswirkungen auf die Produktivität

- ZUFALLSEREIGNIS



Börsencrash

Die globalen Märkte brechen aufgrund von Finanzpanik ein.

- **Alle: −300 €**
- **Spieler mit Ersparnissen: nur −150 €**

Volatilität der Finanzmärkte

- ZUFALLSEREIGNIS



Ausbau der universellen Gesundheitsversorgung

Die Regierung erweitert die öffentliche Gesundheitsversorgung.

- **Alle: +1 BP**
- **Alle: +100 €**

Öffentliche Gesundheitssysteme & Wohlfahrt

- ZUFALLSEREIGNIS



Regulierung der Gig-Economy

Neue Gesetze schützen die Rechte und die Bezahlung von Plattformarbeitern.

- **Alle: +150 €**
- **Spieler mit 0 BP : −1 PP**

Arbeitsrechte & Plattformökonomie

- ZUFALLSEREIGNIS



Einführung einer CO_2-Steuer

Die Regierung erhebt eine CO_2-Steuer auf emissionsintensive Aktivitäten.

- **Alle: −150 €**
- **Spieler mit 2 oder mehr BP: nur −75 €**

Umweltbesteuerung

- ZUFALLSEREIGNIS



Zinsstopp

Die Zentralbank hält die Zinsen trotz hoher Unsicherheit stabil.

- **Keine finanzielle Veränderung.**
- **Alle überspringen die nächste Zufallsereignis-Karte.**

Stabilität der Geldpolitik

- ZUFALLSEREIGNIS



Änderung der Überweisungspolitik

Neue Regeln betreffen internationale Geldtransfers.

- **Alle: −100 €**
- **Migrationshintergrund (selbst angegeben): +50 € zurück**

Migration & finanzielle Inklusion

- ZUFALLSEREIGNIS



Boom der erneuerbaren Energien

Massive Investitionen in grüne Energie senken die Kosten für alle.

- **Alle Spieler erhalten +200 €**

Energiewende & grüne Wirtschaft

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Invest in YOUTH

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Programm zur Umschuldung

Die Regierung restrukturiert öffentliche und private Schulden.

- **Spieler mit weniger als 500 €: +200 €**
- **Alle anderen: −100 €**

Schuldenmanagement & Fiskalpolitik

- ZUFALLSEREIGNIS



Anstieg der Jugendarbeitslosigkeit

Die Jugendarbeitslosigkeit steigt in den Partnerländern stark an.

- **Alle: −200 €**
- **Alle: +1 BP (Bewusstsein für das Problem)**

Arbeitsmarkt & Jugendausgrenzung

- ZUFALLSEREIGNIS



Pflicht zur Hochwasserversicherung

Ein neues Gesetz verpflichtet in Hochrisikogebieten zum Abschluss einer Hochwasserversicherung.

- **Alle: −100 €**
- **Alle: +1 PP für die Einhaltung**

Risikomanagement & Klimaanpassung

- ZUFALLSEREIGNIS



Herabstufung des Kreditratings

Das nationale Kreditrating wird herabgestuft, wodurch die Kreditkosten steigen.

- **Alle Spieler zahlen −200 €**

Staatskredit-Risiko

- ZUFALLSEREIGNIS



Open-Banking-Regelung

Neue Regeln erlauben Verbrauchern, Bankdaten frei zu teilen.

- **Alle: +100 €**
- **Alle: +1 BP**

Finanzinnovation & Verbraucherrechte

- ZUFALLSEREIGNIS



Social-Media-Steuer

Regierungen besteuern digitale Werbung und Social-Media-Plattformen.

- **Alle: −100 €**
- **Alle: +50 € aus umverteilten Einnahmen**

Digitale Wirtschaft & Umverteilung

- ZUFALLSEREIGNIS



Biodiversitätskrise

Der Zusammenbruch von Ökosystemen stört Landwirtschaft und Lieferketten.

- **Alle Spieler zahlen −250 €**

Umweltrisiko & Biodiversitätsökonomie

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