- AUSGABE



Laptop-Ausfall

Dein Laptop stürzt während einer wichtigen Deadline komplett ab.

- **Sofort reparieren: −€300**
- **Reparatur aufschieben: −€500**

Notgroschen

- AUSGABE



Versäumte Versicherungszahlung

Du hast auf eine Krankenversicherung verzichtet. Jetzt brauchst du dringend medizinische Versorgung.

- **Rechnung bezahlen: −€800**
- **Behandlung aufschieben: −€400, nächste Karte überspringen**

Vorbeugende Ausgaben

- AUSGABE



Kreditkarten-Zinsen

Du hast deinen Kontostand nicht überprüft. Zinsen haben sich still angesammelt.

- **Gesamtbetrag zahlen: −€600**
- **Nur Mindestzahlung: −€200**

Schuldzinsen

- AUSGABE



Mietvertrags-klausel

Eine versteckte Klausel in deinem Mietvertrag wird ausgelöst.

- **Strafe zahlen: −€350**
- **Anfechten: −€150, nächste Chance überspringen**

Vertragskenntnis

- AUSGABE



Abo-Falle

Mehrere ungenutzte Abos haben dich still und leise belastet.

- **Alle sofort kündigen: −€200, +1RP**
- **Ignorieren: −€100 pro Rot-Karte**

Wiederkehrende Kosten

- AUSGABE



Fahrradreparatur ignoriert

Ein kleines Fahrradproblem, das du ignoriert hast, ist jetzt ein großer Schaden.

- **Früh reparieren: −€120**
- **Jetzt reparieren: −€350**

Vorbeugende Wartung

- AUSGABE



Streit um gemeinsame Rechnungen

Dein Mitbewohner hat zwei Monate lang die Nebenkosten nicht bezahlt.

- **Rechnung übernehmen: −€180, +1PP**
- **Nicht übernehmen: −€80**

Geteilte Verantwortung

- AUSGABE



Konto-überziehung

Du hast deinen Kontostand falsch eingeschätzt und bist ins Minus gerutscht.

- **Überziehung ausgleichen: −€250**
- **Warnung ignorieren: −€150**

Liquiditätsmanagement

- AUSGABE



Notfall-Reise

Ein Familiennotfall erfordert, dass du heute Nacht einen Flug buchst.

- **Jetzt buchen: −€500**
- **Reise verschieben: −€250**

Liquidität

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- AUSGABE



Verlorenes Handy

Dein Handy geht auf dem Weg zur Arbeit verloren.

- **Sofort ersetzen: −€450**
- **Altes Ersatzhandy nutzen: −€200**

Sachverteabhängigkeit

- AUSGABE



Verspätete Steuererklärung

Du verpasst die Steuererklärungs-Frist in Deutschland, Italien oder Portugal.

- **Strafe sofort zahlen: −€300**
- **Aufschieben: −€150, nächste Chance überspringen**

Steuerkonformität

- AUSGABE



Projektkosten-überschreitung

Ein gemeinsames Projekt überschreitet das Budget und deine Gruppe braucht Hilfe.

- **Einspringen und zahlen: −€250, +1PP**
- **Sich raushalten: −€100**

Verantwortung

- AUSGABE



Energiepreis-anstieg

Die Energiepreise steigen diesen Winter unerwartet.

- **Budget anpassen: −€200**
- **Anstieg ignorieren: −€350**

Variable Kosten

- AUSGABE



Garantie abgelaufen

Dein Gerät geht wenige Tage nach Ablauf der Garantie kaputt.

- **Gerät ersetzen: −€400**
- **Vorübergehend reparieren: −€150**

Verbraucherschutz

- AUSGABE



Monatsticket verpasst

Du vergisst, dein Monatsticket zu verlängern.

- **Jetzt verlängern: −€120**
- **Einzelfahrscheine zahlen: −€250**

Vorausplanung

- AUSGABE



Kursabbruch-gebühr

Du brichst einen bezahlten Kurs spät ab und es fallen Gebühren an.

- **Abmeldegebühr zahlen: −€300**
- **Ohne Abmeldung gehen: −€150**

Bindungskosten

- AUSGABE



Geliehenes Equipment

Du beschädigst versehentlich geliehenes Equipment eines Freundes.

- **Reparatur zahlen: −€200, +1PP**
- **Verantwortung meiden: −€80, −1PP**

Vertrauen

- AUSGABE



Nebenjob-Werkzeug defekt

Dein wichtigstes Arbeitswerkzeug fällt mitten in einem Kundenauftrag aus.

- **Werkzeug ersetzen: −€280**
- **Auftrag absagen: −€150**

Berufliche Zuverlässigkeit

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- AUSGABE



Medizinischer Burnout

Du hast deine Gesundheit vernachlässigt, bis deine Produktivität zusammengebrochen ist.

- **Hilfe suchen: −€220**
- **Durchhalten: −€400**

Gesundheit als Kapital

- AUSGABE



Verzögerung bei der Identitätsprüfung

Deine Bank markiert ein Konto und verlangt eine Identitätsprüfung.

- **Verifizierung abschließen: −€100**
- **Brief ignorieren: −€300, nächste Karte überspringen**

Finanzielle Konformität

- AUSGABE



Wohnungs-schaden

Bei der Wohnungsinspektion wird ein kleiner Schaden entdeckt.

- **Selbst reparieren: −€180**
- **Kaution verlieren: −€350**

Risikominderung

- AUSGABE



Veranstaltungs-absage

Eine vorausbezahlte Veranstaltung wird ohne automatische Rückerstattung abgesagt.

- **Verlust akzeptieren: −€200**
- **Formelle Beschwerde einreichen: −€80**

Opportunitätskosten

- AUSGABE



Verzögerte Freelancer-Zahlung

Ein Kunde verzögert deine Zahlung um drei Monate.

- **Ersparnisse verwenden: −€250**
- **Verpflichtungen verpassen: −€400**

Einkommensvolatilität

- AUSGABE



Notfall-Kinderbetreuung

Unerwartete Verpflichtungen erfordern eine dringende Kinderbetreuung.

- **Sofort bezahlen: −€300**
- **Organisation verzögern: −€150**

Notfallplanung

- AUSGABE



Datenverlust

Du hast deine Dateien nicht gesichert und dein Laptop stürzt ab.

- **Professionell wiederherstellen: −€350**
- **Manuell neu aufbauen: −€150, nächste Chance überspringen**

Risikomanagement

- AUSGABE



Verwaltungs-fehler

Ein Papierfehler mit deinem Vermieter verursacht zusätzliche Kosten.

- **Früh beheben: −€120**
- **Ignorieren: −€300**

Bürokratische Kosten

- AUSGABE



Professionelle Kleiderordnung

Du brauchst passende Kleidung für ein formelles Vorstellungsgespräch morgen.

- **Passende Kleidung kaufen: −€250**
- **Unvorbereitet erscheinen: −€100**

Signalwirkung

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- AUSGABE



Gemeinschafts-verpflichtung

Du hast versprochen, eine gemeinsame Gemeinschaftsinitiative zu unterstützen.

- **Verpflichtung einhalten: −€200 +1BP**
- **Still zurückziehen: −€80**

Bürgerverantwortung

- AUSGABE



Verpasstes Networking-Event

Du sagst kurzfristig ein geplantes Branchen-Networking-Event ab.

- **Kurzfristig teilnehmen: −€150**
- **Komplett absagen: −€300**

Sozialkapital

- AUSGABE



Unerwartete Inflation

Die Preise steigen schneller als dein Einkommen in der gesamten Wirtschaft.

- **Ausgaben kürzen: −€200**
- **Lebensstil beibehalten: −€350**

Inflationsdruck

- AUSGABE



SCHUFA-Score-Abfall

Du hast eine kleine Zahlung verpasst und dein SCHUFA-Score sinkt.

- **Schulden sofort begleichen: −€250**
- **Ignorieren: −€150, nächster Kredit +€200**

Kreditwürdigkeit — SCHUFA

- AUSGABE



Bahnstreik-Störung

Ein Bahnstreik verhindert deine Reise zu einem wichtigen Termin.

- **Last-Minute-Alternative buchen: −€200**
- **Termin verpassen: −€120, −1PP**

Externes Risiko & Notfallplan

- AUSGABE



Praktikums-Umzug

Du erhältst ein Praktikumsangebot in einer anderen Stadt — Start am Montag.

- **Schnell umziehen: −€300**
- **Chance ablehnen: −€50**

Mobilitätskosten vs. Chance

- AUSGABE



Visum-Verlängerung verzögert

Deine Aufenthaltserlaubnis-Verlängerung verzögert sich bei der Ausländerbehörde.

- **Express-Bearbeitung zahlen: −€250**
- **Warten und riskieren: −€50, nächste Chance überspringen**

Verwaltungskonformität

- AUSGABE



Inflations-Schock

Lebensmittel- und Mietpreise steigen in einem einzigen Monat stark an.

- **Lebensstil anpassen: −€180**
- **Ausgabegewohnheiten beibehalten: −€220**

Inflationsrisiko-Management

- AUSGABE



Heizungsausfall im Winter

Deine Heizung fällt im Januar aus — die Temperaturen sinken unter null.

- **Sofort reparieren: −€250**
- **Heizlüfter nutzen: −€50, nächste Rot +€100**

Präventive vs. reaktive Ausgaben

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- AUSGABE



Fitnessstudio-Vertragsfalle

Du hast einen 2-Jahres-Fitnessvertrag unterschrieben, den du nur einmal genutzt hast.

- **Rechtlich kündigen (Anwalt): –€200**
- **Weiter zahlen: –€60 pro Rot**

Feste Verpflichtungen

- AUSGABE



Auto-TÜV nicht bestanden

Dein Auto fällt bei der TÜV-Hauptuntersuchung durch.

- **Ordentlich reparieren: –€300**
- **Reparatur aufschieben: –€150, Fahrtkosten +€200**

Verwaltungskonformität

- AUSGABE



Steuerprüfung Nebenerwerb

Das Finanzamt prüft deine freiberuflichen Einkünfte vom letzten Jahr.

- **Unterlagen einreichen: –€200**
- **Brief ignorieren: –€600**

Steuertransparenz & Verantwortung

- AUSGABE



Laptop-Upgrade-Versuchung

Dein Gerät funktioniert noch, aber andere haben das neueste Modell.

- **Jetzt upgraden: –€400**
- **Aktuelles Gerät behalten: –€0**

Wertverlust & Impulskäufe

- AUSGABE



Hochwasser-schaden

Starkregen beschädigt deinen Keller und deine Habseligkeiten.

- **Versicherung beanspruchen: –€250 Selbstbeteiligung**
- **Keine Versicherung: –€600**

Risikotransfer

- AUSGABE



Erasmus-Kautionsverlust

Du verlässt deine Studenten-WG am Ende des Erasmus-Aufenthalts in Eile.

- **Ordentlich reinigen und reparieren: –€180**
- **Kaution komplett verlieren: –€600**

Vermögensschutz

- AUSGABE



Krankenversicherungs-Zuzahlung

Eine unerwartete Behandlung wird nur teilweise von der Versicherung gedeckt.

- **Sofort zahlen: –€350**
- **Ratenzahlung: –€200 jetzt + –€200 später**

Liquiditätsplanung

- AUSGABE



Betrugs-E-Mail mit Investmentangebot

Du klickst auf einen betrügerischen Krypto-Link, der deine Daten stiehlt.

- **Melden und Konten sichern: –€200**
- **Risiko ignorieren: –€500**

Finanzkompetenz

- AUSGABE



Prüfungsanmeldung verpasst

Du hast vergessen, dich für eine wichtige Universitätsprüfung anzumelden.

- **Nachmeldegebühr zahlen: –€150**
- **Ganzes Semester verzögern: –€500**

Verwaltungsdisziplin

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- AUSGABE



Fahrrad-Diebstahl

Dein Fahrrad wird gestohlen — ein häufiges Problem in deutschen Städten.

- **Mit Versicherung ersetzen: –€150**
- **Neu kaufen ohne Versicherung: –€500**

Sachversicherung

- AUSGABE



Mobiles Daten-Volumen überschritten

Du überschreitest dein Datenlimit auf Reisen.

- **Tarif upgraden: –€200**
- **Überschreitungsgebühren zahlen: –€350**

Variable Kostenkontrolle

- AUSGABE



Umzugsfirma-Betrug

Du hast vor der Buchung einer Umzugsfirma keine Bewertungen geprüft.

- **Überhöhte Zusatzgebühren zahlen: –€400**
- **Stornieren und neu buchen: –€200**

Sorgfaltspflicht

- AUSGABE



Start-up-Scheitern

Du hast in das Start-up eines Freundes investiert. Es scheitert ohne Vorwarnung.

- **Totalverlust akzeptieren: –€500**
- **Rechtliche Schritte einleiten: –€200**

Investitionsrisiko

- AUSGABE



Schwarzfahrer-Strafe

Du hast bei einer Kontrolle der Deutschen Bahn dein Ticket vergessen.

- **Strafe sofort zahlen: –€60**
- **Strafe anfechten: –€120**

Ordnungskosten

- AUSGABE



Burnout-Auszeit

Arbeitsstress zwingt dich, deine Arbeitszeit zu reduzieren.

- **Richtig erholen: –€250**
- **Weiter überarbeiten: –€500**

Humankapital-Erhalt

- AUSGABE



Abo-Auto-Verlängerung

Ein Jahresabo verlängert sich unbemerkt automatisch.

- **Für nächstes Jahr kündigen: –€180**
- **Ungenutzt weiterlaufen lassen: –€180 pro Zyklus**

Automatische Verlängerungen

- AUSGABE



Währungs-umtauschverlust

Du überweist Geld ins Ausland zu einem ungünstigen Wechselkurs.

- **Verlust akzeptieren: –€300**
- **Überweisung verzögern: –€100**

Währungsrisiko

- AUSGABE



Studienkredit-Zinsanstieg

Die Zinsen deines Studienkredits steigen unerwartet.

- **Frühzeitig umschulden: –€250**
- **Änderung ignorieren: –€500**

Zinsrisiko

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Networking-Abendessen

Du nimmst an einem beruflichen Abendessen teil und die Rechnung wird ungleich aufgeteilt.

- **Deinen Anteil zahlen: −€120**
- **Zahlung vermeiden: −€60**

Sozialkapital & Reputation

- AUSGABE



Unerwartete Mieterhöhung

Dein Vermieter erhöht die Miete mit nur kurzer Vorankündigung.

- **Erhöhung akzeptieren: −€300**
- **Ausziehen und suchen: −€500, nächste Chance überspringen**

Wohnkosten & Mieterrechte

- AUSGABE



Lebensmittel-Preisanstieg

Grundnahrungsmittelpreise steigen durch Lieferkettenprobleme.

- **Essgewohnheiten anpassen: −€150**
- **Wie gewohnt ausgeben: −€300**

Lebenshaltungskosten & Budget

- AUSGABE



Freundschafts-kredit schiefgelaufen

Ein enger Freund kann die €400, die du letztes Jahr geliehen hast, nicht zurückzahlen.

- **Schuld erlassen: −€400**
- **Rückzahlung formal einfordern: −€200, −1PP**

Informeller Kredit & Beziehungsrisiko

- AUSGABE



Online-Shopping-Betrug

Du hast Waren bezahlt, die von einem ungeprüften Verkäufer nie geliefert wurden.

- **Über deine Bank anfechten: −€150**
- **Totalverlust akzeptieren: −€350**

Verbraucherbetrug & digitale Wachsamkeit

- AUSGABE



Führerschein-erneuerung

Dein Führerschein läuft ab und muss vollständig erneuert werden.

- **Rechtzeitig erneuern: −€200**
- **Illegal fahren und erwischt werden: −€600**

Behördliche Vorschriften

- AUSGABE



Zahnärztlicher Notfall

Ein unerwartetes Zahnproblem erfordert eine dringende Behandlung.

- **Sofort behandeln: −€400**
- **Behandlung aufschieben: −€250, nächste Chance überspringen**

Gesundheitskosten & Vorsorge

- AUSGABE



Haushaltsgerät defekt

Deine Waschmaschine geht an einem Sonntagabend kaputt.

- **Sofort ersetzen: −€350**
- **Monatelang den Waschsalon nutzen: −€180**

Notfallfonds

- AUSGABE



Internetausfall zu Hause

Dein Internet wird wegen eines Abrechnungsfehlers deines Anbieters abgeschaltet.

- **Klären und Wiederanschlussgebühr zahlen: −€120**
- **Stattdessen mobile Daten nutzen: −€200**

Digitale Abhängigkeit & Fixkosten

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- AUSGABE



Dringende Reisepass-erneuerung

Dein Reisepass läuft vor einer geplanten Auslandsreise ab.

- **Express-Erneuerung: −€250**
- **Reise stornieren und Anzahlung verlieren: −€400**

Dokumentenverwaltung

- AUSGABE



Mitbewohner zieht aus

Dein Mitbewohner zieht unerwartet aus und du trägst die volle Miete.

- **Miete allein zahlen: −€400**
- **Notfall-Untermieter finden: −€150, nächste Chance überspringen**

Risiko Wohngemeinschaft

- AUSGABE



Spendenzusage

Du hast eine wiederkehrende Spende unterschrieben, die du vergessen hast.

- **Weiter spenden: −€200, +1BP**
- **Zusage kündigen: −€80**

Verpflichtungskosten & bürgerliche Werte

- AUSGABE



Konferenz-Anmeldung verpasst

Du verpasst den Frühbucherpreis für eine Fachkonferenz.

- **Vollpreis zahlen: −€300**
- **Konferenz auslassen: −€100, Networking verpassen**

Opportunitätskosten & Zeitmanagement

- AUSGABE



Medikamenten-kosten

Ein Dauerrezept wird von deiner Versicherung nicht mehr übernommen.

- **Selbst bezahlen: −€250**
- **Behandlung aufschieben: −€150, nächste Karte überspringen**

Gesundheitskosten & Versicherungslücken

- AUSGABE



Smartphone-Display kaputt

Dein Handy-Display zerspringt nach einem Sturz vom Tisch.

- **Display reparieren: −€180**
- **Neues Handy kaufen: −€450**

Instandhaltung vs. Ersatz

- AUSGABE



Unerwartete Nebenkostenrechnung

Diesen Monat kommt eine ungewöhnlich hohe Stromrechnung.

- **Voll bezahlen: −€280**
- **Anfechten und warten: −€120, nächste Chance überspringen**

Variable Kosten & Haushaltsbudget

- AUSGABE



Vorstellungsgespräch Reisekosten

Du musst für ein Vorstellungsgespräch in eine andere Stadt reisen, ohne Erstattung.

- **Auf eigene Kosten teilnehmen: −€200**
- **Gespräch absagen: −€50, Chance verpasst**

Karriereinvestition vs sofortige Kosten

- AUSGABE



Bußgeld wegen Lärmbeschwerde

Ein Nachbar meldet übermäßigen Lärm und du erhältst ein offizielles Bußgeld.

- **Bußgeld zahlen und klären: −€150, +1PP**
- **Aggressiv anfechten: −€80, −1PP**

Soziale Verantwortung

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Bankkarten-Klonen

Deine Bankkartendaten werden gestohlen und betrügerisch verwendet.

- **Melden und Karte sperren: –€200 Verzögerung**
- **Warnung ignorieren: –€600**

Finanzielle Sicherheit & Betrugsreaktion

- AUSGABE



Unerwartete Tierarztrechnung

Dein Haustier wird plötzlich krank und braucht eine Notoperation.

- **Sofort behandeln: –€800**
- **Behandlung aufschieben: –€1.200**

Notfallfonds

- AUSGABE



Gebrauchtwagen-Reparatur

Dein Gebrauchtwagen fällt durch die Hauptuntersuchung.

- **Jetzt reparieren: –€350**
- **Verkaufen und Bus und Bahn nutzen: –€100, +1BP**

Mobilitätskosten

- AUSGABE



Sportverletzung

Du verletzt dir beim Fußball das Knie und brauchst Physiotherapie.

- **Physiotherapie buchen: –€250**
- **Ohne Behandlung: –€100, nächste Gelegenheitskarte aussetzen**

Gesundheitskosten

- AUSGABE



Software-Lizenz abgelaufen

Deine wichtige Arbeitssoftware läuft ab und du kannst nicht mehr darauf zugreifen.

- **Lizenz erneuern: –€250**
- **Ohne Software arbeiten: –€500**

Notfallfonds

- AUSGABE



Hausschlüssel eingesperrt

Du hast dich aus deiner Wohnung ausgesperrt und kommst nicht mehr rein.

- **Schlüsseldienst rufen: –€150**
- **Schloss austauschen: –€400**

Notfallfonds

- AUSGABE



Übermäßige Ausgaben bei Veranstaltungen

Du gibst auf einem Festival viel mehr aus als geplant.

- **Budget einhalten: –€100**
- **Weiter ausgeben: –€500**

Notfallfonds

- AUSGABE



Freiwilliges Ausscheiden

Dein Arbeitgeber bietet dir an, gegen eine kleine Abfindung freiwillig auszuscheiden.

- **Annehmen und Arbeit suchen: –€500**
- **Bleiben und umschulen: –€200, +1PP**

Arbeitsplatzsicherheit

- AUSGABE



Diebstahl von Arbeitsgeräten

Dein Laptop und Arbeitsgeräte werden aus deinem Auto gestohlen.

- **Geräte ersetzen: –€1.000**
- **Versicherung beanspruchen: –€200**

Notfallfonds

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Steuererstattung Rückforderung

Das Finanzamt fordert eine bereits ausgezahlte Steuererstattung zurück.

- **Sofort zurückzahlen: −€600**
- **Ratenzahlung vereinbaren: −€750**

Notfallfonds

- AUSGABE



Renovierung: Kostenexplosion

Deine kleine Renovierung kostet am Ende viel mehr als im Angebot.

- **Arbeiten fertigstellen: −€500**
- **Auf halbem Weg aufhören: −€250**

Budgetplanung

- AUSGABE



Freelance-Vertrag gekündigt

Ein Kunde kündigt deinen Freelance-Vertrag und dir fehlt ein Monatseinkommen.

- **Ersparnisse nutzen: −€400**
- **Kurzfristigen Kredit aufnehmen: −€550**

Einkommensrisiko

- AUSGABE



Gefälschtes Produkt

Die Sneaker, die du online gekauft hast, sind gefälscht.

- **Erstattung über deine Bank fordern: −€30**
- **Behalten und nichts sagen: −€120**

Verbraucherrechte

- AUSGABE



Flugstornierung

Dein Flug wird gestrichen, der nächste geht erst morgen.

- **Hotel zahlen und EU-Entschädigung beantragen: −€80**
- **Heute ein neues Ticket kaufen: −€300**

Fluggastrechte

- AUSGABE



Räumungsrisiko

Du bist zwei Monatsmieten im Rückstand und bekommst eine Räumungswarnung.

- **Rückstand sofort zahlen: −€800**
- **Ratenplan vereinbaren: −€300, +1PP**

Wohnsicherheit

- AUSGABE



Stipendiumsfrist verpasst

Du verpasst die Frist für ein Stipendium, das deine Studiengebühren gedeckt hätte.

- **Gebühren selbst zahlen: −€500**
- **Studienkredit aufnehmen: −€300**

Vorausplanen

- AUSGABE



Erhöhung der Betreuungskosten

Deine Kita erhöht die monatlichen Gebühren.

- **Höhere Gebühr zahlen: −€200**
- **Arbeitszeit reduzieren: −€300**

Betreuungskosten

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