- EXPENSE



Laptop Breakdown

Your laptop crashes completely during an important deadline.

- **Repair now: −€300**
- **Delay repair: −€500**

Emergency fund

- EXPENSE



Missed Insurance Payment

You skipped health insurance. Now you need urgent medical care.

- **Pay bill: −€800**
- **Delay care: −€400, skip next card**

Preventive spending

- EXPENSE



Credit Card Interest

You didn't track your balance. Interest has silently accumulated.

- **Pay full balance: −€600**
- **Minimum payment only: −€200**

Debt interest

- EXPENSE



Rent Contract Clause

An obscure clause in your rental contract is triggered.

- **Pay penalty: −€350**
- **Dispute it: −€150, skip next Opportunity**

Contract literacy

- EXPENSE



Subscription Trap

Multiple unused subscriptions have been quietly charging you.

- **Cancel all now: −€200, +1RP**
- **Ignore them: −€100 each Red**

Recurring costs

- EXPENSE



Bike Repair Ignored

A small bike issue you ignored has turned into major damage.

- **Repair early: −€120**
- **Repair now: −€350**

Preventive maintenance

- EXPENSE



Shared Bills Conflict

Your housemate hasn't paid utilities for two months.

- **Cover the bill: −€180, +1RP**
- **Refuse to cover: −€80**

Shared responsibility

- EXPENSE



Bank Overdraft

You misjudged your account balance and went into overdraft.

- **Clear overdraft: −€250**
- **Ignore warning: −€150**

Cash-flow management

- EXPENSE



Emergency Travel

A family emergency requires you to book a flight tonight.

- **Book now: −€500**
- **Delay travel: −€250**

Liquidity

© 2026 Highlights e.V., EDUMANSHA, Informamentis Europa · Licensed under CC BY 4.0 (creativecommons.org/licenses/by/4.0) · Logos excluded

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

- EXPENSE



Lost Phone

Your phone goes missing during your commute.

- **Replace immediately: −€450**
- **Use old temp phone: −€200**

Asset dependency

- EXPENSE



Late Tax Filing

You miss the tax filing deadline in Germany, Italy, or Portugal.

- **Pay fine now: −€300**
- **Delay: −€150, skip next Opportunity**

Tax compliance

- EXPENSE



Group Project Overrun

A shared project exceeds its budget and your group needs help.

- **Step in and pay: −€250, +1RP**
- **Walk away: −€100**

Accountability

- EXPENSE



Energy Price Spike

Energy prices rise unexpectedly this winter.

- **Adjust budget: −€200**
- **Ignore increase: −€350**

Variable costs

- EXPENSE



Warranty Expired

Your appliance breaks just days after the warranty runs out.

- **Replace item: −€400**
- **Temporary fix: −€150**

Consumer protection

- EXPENSE



Missed Transport Pass

You forget to renew your monthly travel pass.

- **Renew now: −€120**
- **Pay daily tickets: −€250**

Planning ahead

- EXPENSE



Course Withdrawal Fee

You drop a paid course late and penalties apply.

- **Pay withdrawal fee: −€300**
- **Leave without notice: −€150**

Commitment cost

- EXPENSE



Equipment Borrowed

You accidentally damage equipment borrowed from a friend.

- **Pay for repairs: −€200, +1RP**
- **Avoid responsibility: −€80, −1RP**

Trust

- EXPENSE



Side Hustle Tool Failure

Your main work tool fails in the middle of a client job.

- **Replace tool: −€280**
- **Cancel the job: −€150**

Professional reliability

© 2026 Highlights e.V., EDUMANSHA, Informamentis Europa · Licensed under CC BY 4.0 (creativecommons.org/licenses/by/4.0) · Logos excluded

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

- EXPENSE



Medical Burnout

You've ignored your health until productivity has collapsed.

- **Seek help: −€220**
- **Push through: −€400**

Health as capital

- EXPENSE



Identity Verification Delay

Your bank flags an account and demands identity verification.

- **Complete verification: −€100**
- **‣ Ignore letter: −€300, skip next card**

Financial compliance

- EXPENSE



Apartment Damage

Minor damage is discovered during your apartment inspection.

- **Fix it yourself: −€180**
- **Lose deposit: −€350**

Risk mitigation

- EXPENSE



Event Cancellation

A prepaid event is cancelled with no automatic refund.

- **Accept loss: −€200**
- **File formal complaint: −€80**

Opportunity cost

- EXPENSE



Freelance Payment Delay

A client delays your payment for three months.

- **Use savings to cover: −€250**
- **Miss obligations: −€400**

Income volatility

- EXPENSE



Emergency Childcare

Unexpected commitments require you to arrange childcare urgently.

- **Pay immediately: −€300**
- **Delay arrangements: −€150**

Contingency planning

- EXPENSE



Data Loss

You didn't back up your files and your laptop crashes.

- **Recover professionally: −€350**
- **Rebuild manually: −€150, skip next Opportunity**

Risk management

- EXPENSE



Administrative Error

A paperwork mistake with your landlord causes extra costs.

- **Fix it early: −€120**
- **Ignore it: −€300**

Bureaucratic cost

- EXPENSE



Professional Dress Code

You need proper attire for a formal interview tomorrow.

- **Buy suitable clothes: −€250**
- **Attend unprepared: −€100**

Signalling

© 2026 Highlights e.V., EDUMANSHA, Informamentis Europa · Licensed under CC BY 4.0 (creativecommons.org/licenses/by/4.0) · Logos excluded

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

- EXPENSE



Community Commitment

You promised to support a shared community initiative.

- **Honour commitment: −€200 +1CP**
- **Withdraw quietly: −€80**

Civic responsibility

- EXPENSE



Missed Networking Event

You skip a planned industry networking event at the last minute.

- **Attend last-minute: −€150**
- **Skip entirely: −€300**

Social capital

- EXPENSE



Unexpected Inflation

Prices rise faster than your income across the economy.

- **Cut spending: −€200**
- **Maintain lifestyle: −€350**

Inflation pressure

- EXPENSE



SCHUFA Score Drop (DE)

You missed a small payment and your German credit score drops.

- **Clear debt immediately: −€250**
- **Ignore it: −€150, next loan +€200**

Creditworthiness — SCHUFA

- EXPENSE



Bahn Strike Disruption (DE)

A Deutsche Bahn strike cancels your train to an important meeting.

- **Book last-minute alternative: −€200**
- **Miss commitment: −€120, −1RP**

External risk & contingency

- EXPENSE



Internship Relocation

You receive an internship offer in another city — starts Monday.

- **Move quickly: −€300**
- **Decline opportunity: −€50**

Mobility cost vs opportunity

- EXPENSE



Visa Renewal Delay

Your residence permit renewal is delayed at the immigration office.

- **Pay express processing: −€250**
- **Wait and risk: −€50, skip next Opportunity**

Administrative compliance

- EXPENSE



Inflation Shock

Food and rent prices rise sharply in a single month.

- **Adjust lifestyle: −€180**
- **Keep spending habits: −€220**

Inflation risk management

- EXPENSE



Broken Heating in Winter (DE)

Your heating fails in January — temperatures drop below zero.

- **Repair immediately: −€250**
- **Use portable heaters: −€50, next Red +€100**

Preventive vs reactive spending

© 2026 Highlights e.V., EDUMANSHA, Informamentis Europa · Licensed under CC BY 4.0 (creativecommons.org/licenses/by/4.0) · Logos excluded

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

- EXPENSE



Gym Contract Trap (DE)

You signed a 2-year gym contract you've used only once.

- **Cancel legally (lawyer): −€200**
- **‣ Continue paying: −€60 each Red**

Fixed commitments

- EXPENSE



Car TÜV Failure (DE)

Your car fails Germany's mandatory TÜV safety inspection.

- **Repair properly: −€300**
- **Delay repair: −€150, travel costs +€200**

Regulatory compliance

- EXPENSE



Side Business Tax Audit (DE)

The tax office reviews your freelance income from last year.

- **Provide documentation: −€200**
- **Ignore the letter: −€600**

Tax transparency & responsibility

- EXPENSE



Laptop Upgrade Temptation

Your device still works but peers have the latest model.

- **Upgrade now: −€400**
- **Keep current device: −€0**

Depreciation & impulse spending

- EXPENSE



Flood Damage

Heavy rainfall damages your basement and belongings.

- **Claim insurance: −€250 deductible**
- **No insurance: −€600**

Risk transfer

- EXPENSE



Erasmus Deposit Loss

You leave your student flat in a hurry at the end of Erasmus.

- **Clean and repair properly: −€180**
- **Lose full deposit: −€600**

Asset protection

- EXPENSE



Health Insurance Co-payment

Unexpected medical treatment is only partially covered by insurance.

- **Pay immediately: −€350**
- **Installment plan: −€200 now + −€200 later**

Liquidity planning

- EXPENSE



Investment Scam Email

You click a fraudulent crypto link that steals your data.

- **Report and secure accounts: −€200**
- **Ignore the risk: −€500**

Financial literacy

- EXPENSE



Missed Exam Registration

You forgot to register for an important university exam.

- **Pay late fee: −€150**
- **Delay entire semester: −€500**

Administrative discipline

© 2026 Highlights e.V., EDUMANSHA, Informamentis Europa · Licensed under CC BY 4.0 (creativecommons.org/licenses/by/4.0) · Logos excluded

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

- EXPENSE



Bike Theft (DE)

Your bicycle is stolen — a common problem in German cities.

- **Replace with insurance: −€150**
- **Buy new without insurance: −€500**

Asset coverage

- EXPENSE



Mobile Data Overuse

You exceed your data contract limit while travelling.

- **Upgrade plan: −€200**
- **Pay overage fees: −€350**

Variable cost control

- EXPENSE



Moving Company Scam

You didn't verify reviews before booking a removal company.

- **Pay inflated extra fees: −€400**
- **Cancel and rebook: −€200**

Due diligence

- EXPENSE



Start-up Failure

You invested in a friend's start-up. It collapses with no warning.

- **Accept the total loss: −€500**
- **Attempt legal action: −€200**

Investment risk

- EXPENSE



Public Transport Fine (DE)

You forgot your ticket during a Deutsche Bahn inspection.

- **Pay fine immediately: −€60**
- **Dispute the fine: −€120**

Compliance cost

- EXPENSE



Burnout Leave

Work stress forces you to reduce your working hours.

- **Take proper recovery time: −€250**
- **Continue overworking: −€500**

Human capital preservation

- EXPENSE



Subscription Auto-Renew

A yearly subscription renews without your attention.

- **Cancel for next year: −€180**
- **Continue unused: −€180 each cycle**

Automatic renewals

- EXPENSE



Currency Exchange Loss

You transfer money internationally at an unfavourable rate.

- **Accept the loss: −€300**
- **Delay the transfer: −€100**

FX risk

- EXPENSE



Student Loan Interest Rise

Interest rates on your student loan increase unexpectedly.

- **Refinance early: −€250**
- **Ignore the change: −€500**

Interest rate risk

© 2026 Highlights e.V., EDUMANSHA, Informamentis Europa · Licensed under CC BY 4.0 (creativecommons.org/licenses/by/4.0) · Logos excluded

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

- EXPENSE



Networking Dinner Bill

You attend a professional dinner and the bill is split unevenly.

- **Pay your fair share: −€120**
- **Avoid payment: −€60**

Social capital & reputation

- EXPENSE



Unexpected Rent Increase

Your landlord raises rent with only short notice.

- **Accept the increase: −€300**
- **Move out and search: −€500, skip next Opportunity**

Housing costs & tenant rights

- EXPENSE



Grocery Price Spike

Basic food prices surge due to supply chain disruptions

- **Adjust eating habits: −€150**
- **Keep usual spending: −€300**

Cost of living & budgeting

- EXPENSE



Friend Loan Gone Wrong

A close friend cannot repay the €400 you lent them last year.

- **Forgive the debt: −€400**
- **Pursue repayment formally: −€200, −1RP**

Informal credit & relationship risk

- EXPENSE



Online Shopping Scam

You paid for goods that never arrived from an unverified seller.

- **Dispute via your bank: −€150**
- **Accept total loss: −€350**

Consumer fraud & digital vigilance

- EXPENSE



Driving Licence Renewal

Your driving licence expires and needs full renewal.

- **Renew on time: −€200**
- **Drive illegally and get caught: −€600**

Regulatory compliance

- EXPENSE



Dental Emergency

An unexpected tooth problem requires urgent treatment.

- **Treat immediately: −€400**
- **Delay treatment: −€250, skip next Opportunity**

Health costs & preventive care

- EXPENSE



Home Appliance Failure

Your washing machine breaks down on a Sunday evening.

- **Replace immediately: −€350**
- **Use the launderette for months: −€180**

Emergency fund

- EXPENSE



Internet Outage at Home

Your internet is cut off due to a billing error by your provider.

- **Resolve and pay reconnection fee: −€120**
- **Use mobile data instead: −€200**

Digital dependency & fixed costs

© 2026 Highlights e.V., EDUMANSHA, Informamentis Europa · Licensed under CC BY 4.0 (creativecommons.org/licenses/by/4.0) · Logos excluded

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

- EXPENSE



Passport Renewal Urgency

Your passport expires before a planned international trip.

- **Express renewal: −€250**
- **Cancel trip and lose deposit: −€400**

Document management

- EXPENSE



Housemate Moves Out

Your housemate leaves unexpectedly, leaving you with full rent.

- **Cover rent alone: −€400**
- **Find emergency sublet: −€150, skip next Opportunity**

Shared housing risk

- EXPENSE



Charity Pledge Commitment

You signed a recurring charity donation you forgot about.

- **Continue donating: −€200, +1CP**
- **Cancel the pledge: −€80**

Commitment costs & civic values

- EXPENSE



Conference Registration Missed

You miss early-bird pricing for a professional conference.

- **Pay full price: −€300**
- **Skip conference: −€100, miss networking**

Opportunity cost & time management

- EXPENSE



Medication Cost

A long-term prescription is no longer covered by your insurance.

- **Buy out of pocket: −€250**
- **Delay treatment: −€150, skip next card**

Healthcare costs & insurance gaps

- EXPENSE



Broken Smartphone Screen

Your phone screen cracks after falling from a table.

- **Repair screen: −€180**
- **Buy a new phone: −€450**

Asset maintenance vs replacement

- EXPENSE



Unexpected Utility Bill

An unusually high electricity bill arrives this month

- **Pay in full: −€280**
- **Dispute and wait: −€120, skip next Opportunity**

Variable costs & household budgeting

- EXPENSE



Job Interview Travel

You must travel to another city for an interview with no reimbursement.

- **Attend at own cost: −€200**
- **Decline interview: −€50, miss opportunity**

Career investment vs immediate cost

- EXPENSE



Noise Complaint Fine

A neighbour reports excessive noise and you receive a formal fine.

- **Pay fine and resolve: −€150, +1RP**
- **Dispute aggressively: −€80, −1R**

Social responsibility

© 2026 Highlights e.V., EDUMANSHA, Informamentis Europa · Licensed under CC BY 4.0 (creativecommons.org/licenses/by/4.0) · Logos excluded

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

- EXPENSE



Bank Card Cloning

Your debit card details are stolen and used fraudulently.

- **Report and freeze card: −€200 recovery delay**
- **‣ Ignore the alert: −€600**

Financial security & fraud response

- EXPENSE



Unexpected Pet Vet Bill

Your pet suddenly falls ill and needs emergency surgery.

- **Treat immediately: −€800**
- **Delay treatment: −€1,200**

Emergency fund

- EXPENSE



Second-Hand Car Repair

Your second-hand car fails its roadworthiness test.

- **Repair it now: −€350**
- **Sell it and use public transport: −€100, +1CP**

Transport costs

- EXPENSE



Sports Injury

You injure your knee playing football and need physiotherapy.

- **Book physiotherapy: −€250**
- **Skip treatment: −€100, skip your next Opportunity card**

Health costs

- EXPENSE



Software Licence Expiry

Your essential work software expires and you can no longer use it.

- **Renew the licence: −€250**
- **Work without the software: −€500**

Emergency fund

- EXPENSE



House Keys Locked Inside

You lock yourself out of your flat and cannot get back in.

- **Call a locksmith: −€150**
- **Replace the lock: −€400**

Emergency fund

- EXPENSE



Social Event Overspending

You spend far more than planned at a festival.

- **Stick to your budget: −€100**
- **Keep spending: −€500**

Emergency fund

- EXPENSE



Voluntary Redundancy

Your employer offers voluntary redundancy with a small severance payment.

- **Accept and look for work: −€500**
- **Stay and retrain for a new role: −€200, +1RP**

Job security

- EXPENSE



Work Equipment Theft

Your laptop and work equipment are stolen from your car.

- **Replace the equipment: −€1,000**
- **Claim on your insurance: −€200**

Emergency fund

© 2026 Highlights e.V., EDUMANSHA, Informamentis Europa · Licensed under CC BY 4.0 (creativecommons.org/licenses/by/4.0) · Logos excluded

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V. EduMansha Associação Informa mentis Europa

- EXPENSE



Tax Rebate Clawback

The tax office reclaims a tax refund it has already paid you.

- **Repay at once: −€600**
- **Agree to pay in instalments: −€750**

Emergency fund

- EXPENSE



Home Renovation Overrun

Your small renovation ends up costing far more than the quote.

- **Finish the work: −€500**
- **Stop halfway: −€250**

Budget planning

- EXPENSE



Freelance Contract Cancelled

A client cancels your freelance contract and you lose a month's income.

- **Use your savings: −€400**
- **Take a short-term loan: −€550**

Income risk

- EXPENSE



Counterfeit Product

The trainers you bought online turn out to be fake.

- **Claim a refund through your bank: −€30**
- **Keep them and say nothing: −€120**

Consumer rights

- EXPENSE



Flight Cancellation

Your flight is cancelled and the next one leaves tomorrow.

- **Pay for a hotel and claim EU compensation: −€80**
- **Buy a new ticket today: −€300**

Passenger rights

- EXPENSE



Eviction Risk

You fall two months behind on rent and receive an eviction warning.

- **Pay the arrears now: −€800**
- **Ask for a payment plan: −€300, +1RP**

Housing security

- EXPENSE



Missed Scholarship Deadline

You miss the deadline for a scholarship that would have covered your fees.

- **Pay your fees yourself: −€500**
- **Take a student loan: −€300**

Planning ahead

- EXPENSE



Childcare Fee Increase

Your childcare provider raises its monthly fees.

- **Pay the higher fee: −€200**
- **Reduce your working hours: −€300**

Care costs

© 2026 Highlights e.V., EDUMANSHA, Informamentis Europa · Licensed under CC BY 4.0 (creativecommons.org/licenses/by/4.0) · Logos excluded

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union



Highlights e.V.
MIND, TECH, LIFELONG LEARNING

EduMansha
ASSOCIAÇÃO

INFORMA mentis
EUROPA

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union

Invest in YOUTH

Highlights e.V.
MIND, TECH, LIFELONG LEARNING

EduMansha
ASSOCIAÇÃO

INFORMA mentis
EUROPA

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union

Invest in YOUTH

Highlights e.V.
MIND, TECH, LIFELONG LEARNING

EduMansha
ASSOCIAÇÃO

INFORMA mentis
EUROPA

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union

Invest in YOUTH

Highlights e.V.
MIND, TECH, LIFELONG LEARNING

EduMansha
ASSOCIAÇÃO

INFORMA mentis
EUROPA

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union

Invest in YOUTH

Highlights e.V.
MIND, TECH, LIFELONG LEARNING

EduMansha
ASSOCIAÇÃO

INFORMA mentis
EUROPA

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union

Invest in YOUTH

Highlights e.V.
MIND, TECH, LIFELONG LEARNING

EduMansha
ASSOCIAÇÃO

INFORMA mentis
EUROPA

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union

Invest in YOUTH

Highlights e.V.
MIND, TECH, LIFELONG LEARNING

EduMansha
ASSOCIAÇÃO

INFORMA mentis
EUROPA

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

Funded by the European Union

Invest in YOUTH

Highlights e.V.
MIND, TECH, LIFELONG LEARNING

EduMansha
ASSOCIAÇÃO

INFORMA mentis
EUROPA