- SPESA



Guasto al Laptop

Il tuo laptop si blocca completamente durante una scadenza importante.

- **Ripara ora: −€300**
- **Ritarda la riparazione: −€500**

Fondo di emergenza

- SPESA



Pagamento dell'assicurazione mancato

Hai saltato l'assicurazione sanitaria. Ora hai bisogno di cure mediche urgenti.

- **Pagare bolletta: −€800**
- **Ritardare cura: −€400, saltare la prossima carta**

Spesa preventiva

- SPESA



Interesse della carta di credito

Non hai monitorato il tuo saldo. Gli interessi si sono accumulati silenziosamente.

- **Saldo completo: −€600**
- **Solo pagamento minimo: −€200**

Interessi sul debito

- SPESA



Clausola del contratto di affitto

Una clausola oscura nel tuo contratto di affitto viene attivata.

- **Pagare la penalità: −€350**
- **Contestarla: −€150, saltare la prossima opportunità**

Alfabetizzazione contrattuale

- SPESA



Abbonamento Trappola

Diversi abbonamenti non utilizzati ti hanno addebitato in silenzio.

- **Annulla tutto ora: −€200, +1RP**
- **Ignorali: −€100 per ogni Rosso**

Costi ricorrenti

- SPESA



Riparazione della Bici Ignorata

Un piccolo problema con la bici che hai ignorato si è trasformato in un danno grave.

- **Riparazione anticipata: −€120**
- **Riparazione ora: −€350**

Manutenzione preventiva

- SPESA



Conflitto sulle Spese Condivise

Il tuo coinquilino non ha pagato le utenze da due mesi.

- **Coprire il conto: −€180, +1RP**
- **Rifiutare di coprire: −€80**

Responsabilità condivisa

- SPESA



Conto Scoperto

Hai valutato male il saldo del tuo conto e sei andato in scoperto.

- **Ripianare scoperto: −€250**
- **Ignorare avviso: −€150**

Gestione del flusso di cassa

- SPESA



Viaggio d'emergenza

Un'emergenza familiare ti richiede di prenotare un volo per stasera.

- **Prenota ora: −€500**
- **Ritarda il viaggio: −€250**

Liquidità

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- SPESA



Telefono smarrito

Il tuo telefono scompare durante il tragitto.

- **Sostituire immediatamente: −€450**
- **Usare vecchio telefono temporaneo: −€200**

Dipendenza da risorse

- SPESA



Presentazione tardiva delle tasse

Hai perso la scadenza per la dichiarazione dei redditi in Germania, Italia o Portogallo.

- **Paga l'ammenda ora: −300€**
- **Ritardo: −150€, salta la prossima Opportunità**

Conformità fiscale

- SPESA



Sforamento del Progetto di Gruppo

Un progetto condiviso supera il suo budget e il tuo gruppo ha bisogno di aiuto.

- **Intervieni e paga: −€250, +1RP**
- **Allontanati: −€100**

Responsabilità

- SPESA



Aumento del prezzo dell'energia

I prezzi dell'energia aumentano inaspettatamente questo inverno.

- **Regola il budget: −€200**
- **Ignora l'aumento: −€350**

Costi variabili

- SPESA



Garanzia Scaduta

Il tuo elettrodomestico si rompe pochi giorni dopo la scadenza della garanzia.

- **Sostituzione articolo: −€400**
- **Riparazione temporanea: −€150**

Tutela dei consumatori

- SPESA



Abbonamento di Trasporto Mancato

Hai dimenticato di rinnovare il tuo abbonamento mensile per i trasporti.

- **Rinnova ora: −€120**
- **Paga biglietti giornalieri: −€250**

Pianificare in anticipo

- SPESA



Tariffa di Ritiro dal Corso

Se annulli un corso a pagamento in ritardo, si applicano delle penali.

- **Paga la penale di ritiro: −€300**
- **Abbandona senza preavviso: −€150**

Costo di impegno

- SPESA



Attrezzatura Presa in Prestito

Hai accidentalmente danneggiato l'attrezzatura prestata da un amico.

- **Pagare per le riparazioni: −€200, +1RP**
- **Evitare la responsabilità: −€80, −1RP**

Fiducia

- SPESA



Guasto dello Strumento per il Lavoro Secondario

Il tuo principale strumento di lavoro si guasta nel bel mezzo di un lavoro per un cliente.

- **Sostituisci lo strumento: −€280**
- **Annulla il lavoro: −€150**

Affidabilità professionale

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- SPESA



Esaurimento medico

Hai ignorato la tua salute finché la produttività non è crollata.

- **Chiedi aiuto: −€220**
- **Resisti: −€400**

La salute come capitale

- SPESA



Ritardo nella Verifica dell'Identità

La tua banca segnala un conto e richiede la verifica dell'identità.

- **Completare la verifica: −€100**
- **Ignorare la lettera: −€300, salta la prossima carta**

Conformità finanziaria

- SPESA



Danni all'appartamento

È stato scoperto un danno minore durante l'ispezione del tuo appartamento.

- **Riparalo da solo: −€180**
- **Perdi il deposito: −€350**

Mitigazione del rischio

- SPESA



Cancellazione dell'evento

Un evento prepagato viene annullato senza rimborso automatico.

- **Accettare la perdita: −€200**
- **Presentare un reclamo formale: −€80**

Costo opportunità

- SPESA



Ritardo nel Pagamento dei Freelance

Un cliente ritarda il pagamento di tre mesi.

- **Utilizzare i risparmi per coprire: −€250**
- **Mancare agli obblighi: −€400**

Volatilità del reddito

- SPESA



Assistenza d'emergenza per bambini

Impegni imprevisti richiedono di organizzare urgentemente l'assistenza all'infanzia.

- **Paga immediatamente: −€300**
- **Rimanda l'organizzazione: −€150**

Pianificazione delle contingenze

- SPESA



Perdita di dati

Non hai eseguito il backup dei tuoi file e il tuo laptop si blocca.

- **Recupera professionalmente: −€350**
- **Ricostruisci manualmente: −€150, salta la prossima Opportunità**

Gestione del rischio

- SPESA



Errore amministrativo

Un errore burocratico con il tuo padrone di casa causa costi aggiuntivi.

- **Riparalo presto: −€120**
- **Ignoralo: −€300**

Costo burocratico

- SPESA



Codice di abbigliamento professionale

Hai bisogno di un abbigliamento adeguato per un colloquio formale domani.

- **Acquista abiti adatti: −€250**
- **Partecipare impreparato: −€100**

Segnalazione

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Impegno della Comunità

Hai promesso di sostenere un'iniziativa comunitaria condivisa.

- **Onorare l'impegno: −€200 - +1CP**
- **Ritirarsi in silenzio: −€80**

Responsabilità civica

- SPESA



Evento di networking mancato

Salti un evento di networking del settore pianificato all'ultimo minuto.

- **Partecipare all'ultimo minuto: −150 €**
- **Saltare completamente: −300 €**

Capitale sociale

- SPESA



Inflazione Inaspettata

I prezzi aumentano più rapidamente del tuo reddito nell'economia.

- **Ridurre le spese: −€200**
- **Mantenere lo stile di vita: −€350**

Pressione inflazionistica

- SPESA



Calo del punteggio SCHUFA (DE)

Hai mancato un piccolo pagamento e il tuo punteggio di credito tedesco è sceso.

- **Estingui il debito immediatamente: −€250**
- **Ignoralo: −€150, prossimo prestito +€200**

Affidabilità creditizia — SCHUFA

- SPESA



Disagi dello sciopero ferroviario (DE)

Uno sciopero della Deutsche Bahn cancella il tuo treno per un'importante riunione.

- **Prenota un'alternativa all'ultimo minuto: −€200**
- **Salta l'impegno: −€120, −1RP**

Rischio esterno e contingenza

- SPESA



Trasferimento per tirocinio

Ricevi un'offerta di tirocinio in un'altra città — inizia lunedì.

- **Muoversi rapidamente: −€300**
- **Rifiutare opportunità: −€50**

Costo della mobilità rispetto all'opportunità

- SPESA



Ritardo nel Rinnovo del Visto

Il rinnovo del tuo permesso di soggiorno è in ritardo presso l'ufficio immigrazione.

- **Paga per l'elaborazione express: −€250**
- **Aspetta e rischia: −€50, salta la prossima opportunità**

Conformità amministrativa

- SPESA



Shock inflazionistico

I prezzi del cibo e dell'affitto aumentano bruscamente in un solo mese.

- **Modificare lo stile di vita: −€180**
- **Mantenere le abitudini di spesa: −€220**

Gestione del rischio di inflazione

- SPESA



Riscaldamento guasto in inverno (DE)

Il tuo riscaldamento si guasta a gennaio — le temperature scendono sotto lo zero.

- **Riparare immediatamente: −€250**
- **Usare stufe portatili: −€50, prossimo Rosso +€100**

Spesa preventiva vs reattiva

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- SPESA



Trappola del Contratto in Palestra (DE)

Hai firmato un contratto di palestra di 2 anni che hai usato solo una volta.

- **Annullare legalmente (avvocato): −€200**
- **Continuare a pagare: −€60 per ogni carta Rossa**

Impegni fissi

- SPESA



Auto Bocciata al TÜV (DE)

La tua auto non supera l'ispezione di sicurezza TÜV obbligatoria in Germania.

- **Riparazione corretta: −€300**
- **Ritardo nella riparazione: −€150, costi di viaggio +€200**

Conformità normativa

- SPESA



Verifica fiscale per attività secondarie (DE)

L'ufficio delle imposte esamina il tuo reddito da freelance dell'anno scorso.

- **Fornire documentazione: −€200**
- **Ignorare la lettera: −€600**

Trasparenza fiscale e responsabilità

- SPESA



Tentazione di aggiornare il laptop

Il tuo dispositivo funziona ancora, ma i tuoi colleghi hanno il modello più recente.

- **Aggiorna ora: −€400**
- **Mantieni il dispositivo attuale: −€0**

Ammortamento & spese impulsive

- SPESA



Danni da alluvione

La pioggia intensa danneggia il tuo seminterrato e i tuoi effetti personali.

- **Assicurazione: −€250 franchigia**
- **Nessuna assicurazione: −€600**

Trasferimento del rischio

- SPESA



Perdita del deposito Erasmus

Lasci il tuo appartamento da studente in fretta alla fine dell'Erasmus.

- **Pulizia e riparazione adeguata: −€180**
- **Perdita totale del deposito: −€600**

Protezione dei beni

- SPESA



Copaymento dell'assicurazione sanitaria

Il trattamento medico imprevisto è coperto solo parzialmente dall'assicurazione.

- **Paga immediatamente: −€350**
- **Piano di rateizzazione: −€200 ora + −€200 in seguito**

Pianificazione della liquidità

- SPESA



Email di truffa sugli investimenti

Clicchi su un link fraudolento di criptovaluta che ruba i tuoi dati.

- **Segnala e proteggi i conti: −€200**
- **Ignora il rischio: −€500**

Alfabetizzazione finanziaria

- SPESA



Registrazione all'esame mancata

Hai dimenticato di iscriverti a un importante esame universitario.

- **Pagare la penale per ritardo: −€150**
- **Ritardare l'intero semestre: −€500**

Disciplina amministrativa

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- SPESA



Furto della Bici (DE)

La tua bicicletta è stata rubata: un problema comune nelle città tedesche.

- **Sostituire con assicurazione: –€150**
- **Acquistare nuovo senza assicurazione: –€500**

Copertura degli asset

- SPESA



Uso eccessivo dei dati mobili

Superi il limite del tuo contratto dati mentre sei in viaggio.

- **Aggiornamento piano: –€200**
- **Paga le spese eccedenti: –€350**

Controllo dei costi variabili

- SPESA



Truffa della Ditta di Traslochi

Non hai verificato le recensioni prima di prenotare una ditta di traslochi.

- **Pagare spese extra gonfiate: –€400**
- **Annullare e riprenotare: –€200**

Dovuta diligenza

- SPESA



Fallimento della Start-up

Hai investito in una start-up di un amico. Crolla senza preavviso.

- **Accettare la perdita totale: –€500**
- **Tentare un'azione legale: –€200**

Rischio di investimento

- SPESA



Multa per il trasporto pubblico (DE)

Hai dimenticato il tuo biglietto durante un controllo della Deutsche Bahn.

- **Pagare la multa immediatamente: –€60**
- **Contestare la multa: –€120**

Costo di conformità

- SPESA



Permesso per esaurimento

Lo stress lavorativo ti costringe a ridurre le tue ore di lavoro.

- **Prenditi il giusto tempo di recupero: –€250**
- **Continua a lavorare eccessivamente: –€500**

Conservazione del capitale umano

- SPESA



Rinnovo automatico dell'abbonamento

Un abbonamento annuale si rinnova automaticamente senza la tua attenzione.

- **Annulla per il prossimo anno: -180€**
- **Continua inutilizzato: -180€ per ogni ciclo**

Rinnovi automatici

- SPESA



Perdita da cambio valuta

Effettui trasferimenti di denaro internazionali a un tasso sfavorevole.

- **Accettare la perdita: –€300**
- **Ritardare il trasferimento: –€100**

rischio FX

- SPESA



Aumento degli Interessi sui Prestiti Studenteschi

I tassi di interesse sul tuo prestito studentesco aumentano inaspettatamente.

- **Rifinanzia in anticipo: –€250**
- **Ignora la variazione: –€500**

Rischio di tasso d'interesse

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- SPESA



Conto della Cena di Networking

Partecipi a una cena professionale e il conto viene diviso in modo disuguale.

- **Paga la tua giusta quota: −€120**
- **Evita il pagamento: −€60**

Capitale sociale e reputazione

- SPESA



Aumento Inaspettato dell'Affitto

Il tuo padrone di casa aumenta l'affitto con poco preavviso.

- **Accetta l'aumento: −€300**
- **Trasloca e cerca: −€500, salta la prossima Opportunità**

I costi degli alloggi e i diritti degli inquilini

- SPESA



Impennata dei prezzi dei generi alimentari

I prezzi degli alimenti di base salgono a causa di interruzioni nella catena di approvvigionamento.

- **Modificare le abitudini alimentari: −€150**
- **Mantenere le spese abituali: −€300**

Costo della vita e pianificazione del budget

- SPESA



Prestito tra amici finito male

Un caro amico non può restituire i €400 che gli hai prestato l'anno scorso.

- **Perdona il debito: −€400**
- **Persegui il rimborso formalmente: −€200, −1RP**

Credito informale e rischio relazionale

- SPESA



Truffa dello Shopping Online

Hai pagato per merci che non sono mai arrivate da un venditore non verificato.

- **Disputa tramite la tua banca: −€150**
- **Accetta la perdita totale: −€350**

Frode dei consumatori e vigilanza digitale

- SPESA



Rinnovo della Patente di Guida

La tua patente di guida è scaduta e necessita di un rinnovo completo.

- **Rinnovo puntuale: −€200**
- **Guidare illegalmente e farsi prendere: −€600**

Conformità normativa

- SPESA



Emergenza dentale

Un problema dentale imprevisto richiede un trattamento urgente.

- **Tratta immediatamente: −€400**
- **Ritarda il trattamento: −€250, salta la prossima Opportunità**

Costi sanitari e cure preventive

- SPESA



Guasto dell'elettrodomestico

La tua lavatrice si rompe di domenica sera.

- **Sostituisci immediatamente: −€350**
- **Usa la lavanderia per mesi: −€180**

Fondo di emergenza

- SPESA



Interruzione di Internet a Casa

La tua connessione Internet è stata interrotta a causa di un errore di fatturazione da parte del tuo fornitore.

- **Risolvi e paga la tassa di riconnessione: −€120**
- **‣ Usa i dati mobili invece: −€200**

Dipendenza digitale e costi fissi

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Urgenza nel Rinnovo del Passaporto

Il tuo passaporto scade prima di un viaggio internazionale programmato.

- **Rinnovo espresso: −€250**
- **Annulla viaggio e perdi acconto: −€400**

Gestione documentale

- SPESA



Coinquilino si trasferisce

Il tuo coinquilino se ne va inaspettatamente, lasciandoti l'intero affitto.

- **Coprire l'affitto da solo: −€400**
- **Trovare subaffitto d'emergenza: −€150, salta la prossima Opportunità**

Rischio di abitazione condivisa

- SPESA



Impegno di Donazione a Scopo di Beneficenza

Hai firmato una donazione ricorrente a un ente di beneficenza di cui ti eri dimenticato.

- **Continuare a donare: −€200,+1CP**
- **Annullare l'impegno: −€80**

Costi dell'impegno e valori civici

- SPESA



Registrazione alla conferenza mancata

Ti sei perso il prezzo ridotto per iscrizioni anticipate a una conferenza professionale.

- **Pagare il prezzo intero: −€300**
- **Saltare la conferenza: −€100, perdere opportunità di networking**

Costo opportunità e gestione del tempo

- SPESA



Costo dei farmaci

Una prescrizione a lungo termine non è più coperta dalla tua assicurazione.

- **Acquista di tasca propria: −€250**
- **Ritarda il trattamento: −€150, salta la prossima carta**

Costi sanitari e lacune assicurative

- SPESA



Schermo dello smartphone rotto

Lo schermo del tuo telefono si rompe dopo essere caduto da un tavolo.

- **Riparazione schermo: −€180**
- **Acquisto di un nuovo telefono: −€450**

Manutenzione degli asset vs sostituzione

- SPESA



Bolletta Inattesa

È arrivata una bolletta dell'elettricità insolitamente alta questo mese.

- **Pagare interamente: −€280**
- **Contestare e aspettare: −€120, saltare la prossima Opportunità**

Costi variabili e gestione del bilancio familiare

- SPESA



Viaggio per Colloquio di Lavoro

Devi viaggiare in un'altra città per un colloquio senza rimborso.

- **Partecipare a proprie spese: −€200**
- **Rifiutare il colloquio: −€50, perdere l'opportunità**

Investimento nella carriera vs costo immediato

- SPESA



Multa per disturbo acustico

Un vicino segnala rumori eccessivi e ricevi una multa formale.

- **Paga la multa e risolvi: −€150, +1RP**
- **Contesta aggressivamente: −€80, −1R**

Responsabilità sociale

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Clonazione di carte bancarie

I dettagli della tua carta di debito sono stati rubati e usati in modo fraudolento.

- **Segnala e blocca carta: −€200 ritardo nel recupero**
- **‣ Ignora l'avviso: −€600**

Sicurezza finanziaria e risposta alle frodi

- SPESA



Spesa veterinaria inaspettata per animali domestici

Il tuo animale si ammala all'improvviso e ha bisogno di un intervento d'urgenza.

- **Curalo subito: −€800**
- **Rimanda le cure: −€1.200**

Fondo di emergenza

- SPESA



Riparazione di auto di seconda mano

La tua auto usata non supera la revisione.

- **Riparala subito: −€350**
- **Vendila e usa i mezzi pubblici: −€100, +1CP**

Costi di trasporto

- SPESA



Infortunio sportivo

Ti fai male al ginocchio giocando a calcio e hai bisogno di fisioterapia.

- **Prenota la fisioterapia: −€250**
- **Salta le cure: −€100, salta la prossima carta Opportunità**

Spese sanitarie

- SPESA



Scadenza della licenza software

Il software essenziale per il tuo lavoro scade e non puoi più usarlo.

- **Rinnova la licenza: −€250**
- **Lavora senza il software: −€500**

Fondo di emergenza

- SPESA



Chiavi di casa chiuse dentro

Resti chiuso fuori di casa e non riesci a rientrare.

- **Chiama un fabbro: −€150**
- **Sostituisci la serratura: −€400**

Fondo di emergenza

- SPESA



Eccesso di spesa per eventi sociali

A un festival spendi molto più del previsto.

- **Rispetta il tuo budget: −€100**
- **Continua a spendere: −€500**

Fondo di emergenza

- SPESA



Uscita volontaria

Il tuo datore di lavoro offre un'uscita volontaria con una piccola buonuscita.

- **Accetta e cerca lavoro: −€500**
- **Resta e riqualificati per un nuovo ruolo: −€200, +1RP**

Sicurezza del lavoro

- SPESA



Furto di attrezzature da lavoro

Il tuo portatile e l'attrezzatura da lavoro vengono rubati dalla tua auto.

- **Sostituisci l'attrezzatura: −€1.000**
- **Usa l'assicurazione: −€200**

Fondo di emergenza

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Recupero del rimborso fiscale

L'Agenzia delle Entrate chiede indietro un rimborso che ti aveva già pagato.

- **Restituisci subito: −€600**
- **Concorda un pagamento a rate: −€750**

Fondo di emergenza

- SPESA



Sforamento della ristrutturazione domestica

La tua piccola ristrutturazione finisce per costare molto più del preventivo.

- **Completa i lavori: −€500**
- **Fermati a metà: −€250**

Pianificazione del budget

- SPESA



Contratto freelance annullato

Un cliente annulla il tuo contratto freelance e perdi un mese di entrate.

- **Usa i tuoi risparmi: −€400**
- **Chiedi un prestito a breve termine: −€550**

Rischio di reddito

- SPESA



Prodotto contraffatto

Le scarpe da ginnastica che hai comprato online sono false.

- **Chiedi il rimborso tramite la tua banca: −€30**
- **Tienile e non dire nulla: −€120**

Diritti dei consumatori

- SPESA



Cancellazione del volo

Il tuo volo viene cancellato e il prossimo parte domani.

- **Paga un hotel e chiedi il risarcimento UE: −€80**
- **Compra subito un nuovo biglietto: −€300**

Diritti dei passeggeri

- SPESA



Rischio di sfratto

Sei in ritardo di due mesi con l'affitto e ricevi un avviso di sfratto.

- **Paga subito gli arretrati: −€800**
- **Chiedi un piano di rientro: −€300, +1RP**

Sicurezza abitativa

- SPESA



Scadenza della borsa di studio mancata

Perdi la scadenza di una borsa di studio che avrebbe coperto le tue tasse universitarie.

- **Paga le tasse da solo: −€500**
- **Chiedi un prestito per studenti: −€300**

Pianificare in anticipo

- SPESA



Aumento delle tariffe per l'assistenza all'infanzia

Il tuo asilo nido aumenta le rette mensili.

- **Paga la retta più alta: −€200**
- **Riduci le ore di lavoro: −€300**

Costi di cura

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