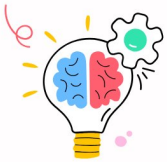
- SKILL / TASK



Budget Review

You analyse where your money goes each month and find surprises.

- **Review budget (−€50): Next Red card costs €100 less**
- **Skip: No change**

Budgeting & expense awareness

- SKILL / TASK



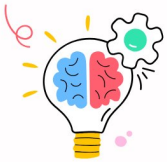
Emergency Fund Setup

You start setting aside money for unforeseen emergencies.

- **Save €200 now: Ignore next Red card costing €200 or less**
- **Skip: No change**

Emergency fund

- SKILL / TASK



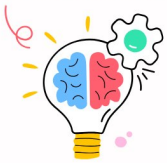
Expense Tracking

You track every single expense for an entire week.

- **Track expenses (−€50): Gain +1 Reputation Point**
- **Skip: No change**

Financial discipline

- SKILL / TASK



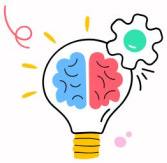
Financial Literacy Course

You complete a short course on personal finance basics.

- **Complete course (−€30): Gain +1 Reputation Point**
- **Skip: No change**

Financial education

- SKILL / TASK



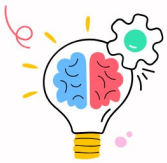
Goal Setting

You set clear, specific financial goals for the next year.

- **Set goals: Roll twice on next Green Opportunity, choose better**
- **Skip: No change**

Strategic planning

- SKILL / TASK



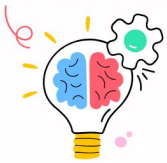
Skill Practice

You practice a skill that could earn extra income.

- **Practice (−€50): Next Green card gives +€100 extra**
- **Skip: No change**

Skill investment

- SKILL / TASK



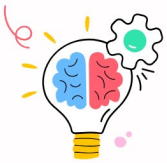
Tax Basics Learning

You learn how income tax and fines work in your country.

- **Learn (−€40): Reduce next tax-related loss by €150**
- **Skip: No change**

Tax literacy

- SKILL / TASK



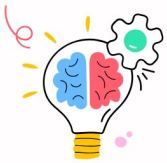
Insurance Comparison

You compare insurance plans carefully and find a better deal.

- **Compare (−€60): Ignore extra penalty on next insurance Red card**
- **Skip: No change**

Risk transfer

- SKILL / TASK



Credit Score Check

You check your full credit report for errors.

- **Review (−€50): Ignore next interest-related penalty**
- **Skip: No change**

Credit management

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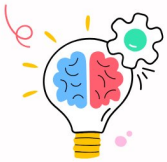
- SKILL / TASK



Digital Security Setup

You improve your online security with two-factor authentication.

- **Secure accounts (−€50): Ignore next data-loss or cyber loss**
- **Skip: No change**

Digital risk management

- SKILL / TASK



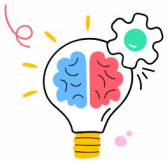
Negotiation Practice

You practice negotiating costs, salaries, and contracts.

- **Practice (−€40): Reduce next Expense over €300 by €100**
- **Skip: No change**

Negotiation skills

- SKILL / TASK



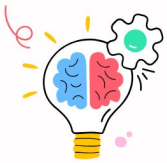
Job Interview Practice

You practice answering job interview questions confidently.

- **Practice (−€40): Next work-related Green card gives +€150 extra**
- **Skip: No change**

Career preparation

- SKILL / TASK



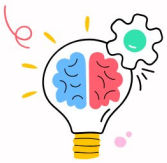
Time Management Planning

You organise your weekly schedule to maximise productivity.

- **Plan schedule (−€30): Ignore time penalty on next Red card**
- **Skip: No change**

Productivity

- SKILL / TASK



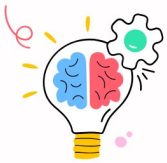
Networking Event

You attend a professional networking event in your field.

- **Attend (−€80): Next Green Opportunity gives +€100 extra**
- **Skip: No change**

Social capital

- SKILL / TASK



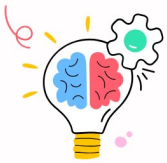
LinkedIn Profile Improvement

You improve your professional online profile with new skills.

- **Improve profile (−€30): Gain +1 Reputation Point**
- **Skip: No change**

Personal branding

- SKILL / TASK



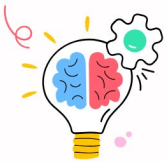
German Language Practice (DE)

You spend focused time improving your German language skills.

- **Practice (−€50): Next job-related Green card gives +€120 extra**
- **Skip: No change**

Language skills

- SKILL / TASK



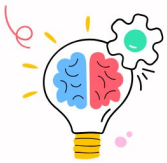
Learn About SCHUFA Score (DE)

You learn how Germany's SCHUFA credit system works.

- **Study credit system (−€40): Ignore next credit-related penalty**
- **Skip: No change**

Credit awareness

- SKILL / TASK



Apartment Contract Reading

You carefully study a rental contract before signing anything.

- **Review contract (−€50): Reduce next housing loss by €150**
- **Skip: No change**

Contract literacy

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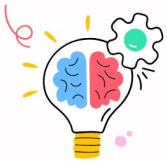
- SKILL / TASK



Excel Budget Spreadsheet

You build a personal budget tracker in a spreadsheet.

- **Create spreadsheet (−€40): Reduce next Expense card by €80**
- **Skip: No change**

Financial organisation

- SKILL / TASK



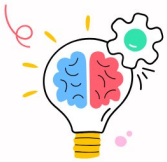
Public Speaking Practice

You practice presenting ideas confidently in front of others.

- **Practice speaking (−€30): Gain +1 Reputation Point**
- **Skip: No change**

Communication skills

- SKILL / TASK



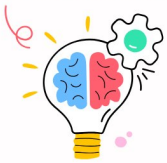
Investment Research

You study how ETFs and stock markets work in practice.

- **Research (−€60): Next Green Investment card gives +€150 extra**
- **Skip: No change**

Investment literacy

- SKILL / TASK



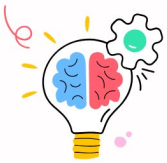
Energy Saving Knowledge

You learn practical ways to reduce electricity use at home.

- **Learn strategies (−€30): Reduce next energy expense by €100**
- **Skip: No change**

Sustainability awareness

- SKILL / TASK



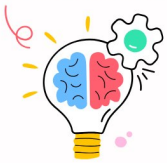
Cooking at Home Skill

You learn to cook affordable, nutritious meals from scratch.

- **Learn cooking (−€40): Reduce next food expense by €80**
- **Skip: No change**

Cost management

- SKILL / TASK



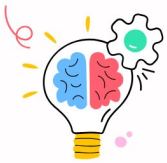
CV Improvement Workshop

You attend a workshop on writing a standout CV.

- **Attend (−€50): Next job opportunity card gives +€120 extra**
- **Skip: No change**

Employability

- SKILL / TASK



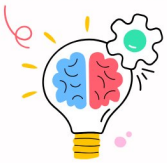
Bicycle Maintenance Skill

You learn to repair your own bicycle and fix basic problems.

- **Learn repair (−€30): Ignore next transport repair expense**
- **Skip: No change**

Practical skills

- SKILL / TASK



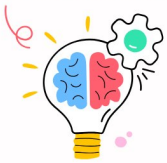
Taxes in Germany (DE)

You study how income tax works in Germany in detail.

- **Study tax rules (−€50): Reduce next tax payment by €120**
- **Skip: No change**

Tax literacy

- SKILL / TASK



Digital Productivity Tools

You learn to use apps like Notion, Trello, and Google Workspace.

- **Learn tools (−€40): Ignore next time-loss penalty**
- **Skip: No change**

Efficiency

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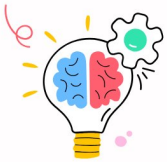
- SKILL / TASK



Side Hustle Skill

You learn a freelance skill — design, coding, or copywriting.

- **Practice skill (−€60): Next income opportunity gives + €150 extra**
- **Skip: No change**

Income diversification

- SKILL / TASK



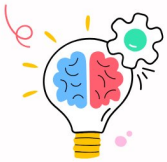
Insurance Education

You study how different insurance policies actually work.

- **Study insurance (−€40): Ignore extra penalty on next insurance loss**
- **Skip: No change**

Risk management

- SKILL / TASK



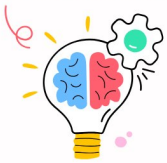
Stress Management Training

You learn evidence-based methods to manage stress.

- **Practice techniques (−€30): Ignore next productivity penalty**
- **Skip: No change**

Mental resilience

- SKILL / TASK



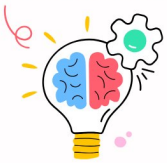
Rent Control Laws

You study tenant rights under German, Italian, or Portuguese law.

- **Learn tenant rights (−€40): Reduce next housing penalty by €100**
- **Skip: No change**

Legal awareness

- SKILL / TASK



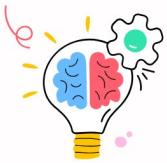
Volunteer Skill Development

You volunteer and gain valuable new practical skills.

- **Volunteer (−€30 time cost): Gain +1 Reputation Point**
- **Skip: No change**

Skill development

- SKILL / TASK



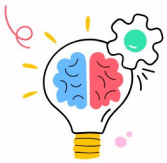
Negotiation Training

You take a short course in professional negotiation techniques.

- **Practice (−€40): Reduce next purchase over €300 by €100**
- **Skip: No change**

Negotiation strategy

- SKILL / TASK



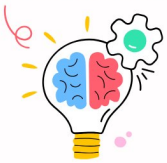
Digital Privacy Education

You learn how to protect your personal data online.

- **Study privacy rules (−€30): Ignore next cyber-fraud loss**
- **Skip: No change**

Digital literacy

- SKILL / TASK



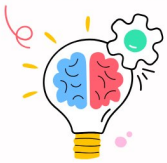
Financial Podcast Learning

You regularly listen to financial education podcasts.

- **Learn (−€20): Gain +1 Reputation Point**
- **Skip: No change**

Continuous learning

- SKILL / TASK



Study Economic News

You read about economic policies and inflation trends daily.

- **Stay informed (−€30): Reduce next inflation expense by €80**
- **Skip: No change**

Economic awareness

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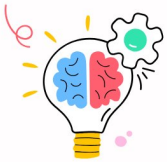
- SKILL / TASK



Cryptocurrency Basics

You learn what cryptocurrency is and how blockchain works.

- **Study (−€40): Reduce next crypto-related loss by €100**
- **Skip: No change**

Digital finance

- SKILL / TASK



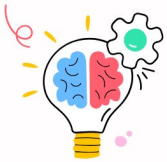
Pension Planning Research

You research how state and private pensions work in Europe.

- **Research (−€50): Next retirement-related card gives + €150 extra**
- **Skip: No change**

Long-term financial planning

- SKILL / TASK



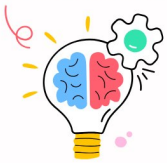
Assertiveness Training

You practice standing up for yourself in professional settings.

- **Train (−€40): Gain +1 Reputation Point**
- **Skip: No change**

Interpersonal skills

- SKILL / TASK



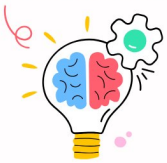
Open Source Software Skills

You learn to use free open-source tools instead of paid software.

- **Learn tools (−€30): Reduce next digital subscription expense by €80**
- **Skip: No change**

Digital self-sufficiency

- SKILL / TASK



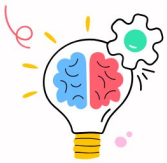
Loan Contract Analysis

You study loan contract terms carefully before ever signing.

- **Analyse (−€50): Reduce next loan-related penalty by €150**
- **Skip: No change**

Consumer rights & debt literacy

- SKILL / TASK



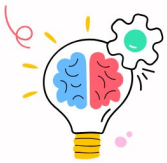
Public Speaking at Town Hall

You prepare and deliver a short speech at a public meeting.

- **Prepare and speak (−€60): +1 Civic Point, +1 Reputation Point**
- **Skip: No change**

Civic participation

- SKILL / TASK



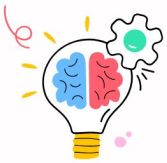
Scam Awareness Training

You learn to identify financial scams spread on social media.

- **Complete module (−€30): Ignore next scam-related loss**
- **Skip: No change**

Fraud prevention

- SKILL / TASK



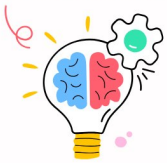
Volunteer Abroad Preparation

You prepare thoroughly for a volunteering experience abroad.

- **Prepare (−€80): Next international Opportunity gives +€150 extra**
- **Skip: No change**

Intercultural competence

- SKILL / TASK



Savings Goal Tracker

You create a visual tracker to monitor progress on your savings.

- **Build tracker (−€20): Next Opportunity gives +€80 bonus**
- **Skip: No change**

Behavioural finance

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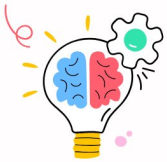
- SKILL / TASK



First Aid Course

You complete a basic first aid and emergency response certification.

- **Complete course (−€60): Gain +1 Reputation Point**
- **Skip: No change**

Practical skills & social responsibility

- SKILL / TASK



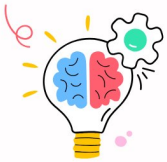
Understanding Inflation

You study how inflation erodes purchasing power over time.

- **Study (−€30): Reduce next inflation-related Expense by €120**
- **Skip: No change**

Macroeconomic literacy

- SKILL / TASK



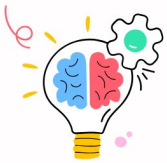
Grant Writing Skills

You learn how to write strong applications for EU grants.

- **Practice (−€60): Next EU funding Opportunity gives + €200 extra**
- **Skip: No change**

Funding literacy

- SKILL / TASK



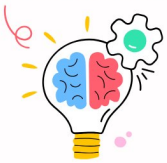
Mindful Spending Habit

You practise waiting 48 hours before any non-essential purchase.

- **Adopt habit (−€20): Reduce next impulse Expense by €100**
- **Skip: No change**

Behavioural economics

- SKILL / TASK



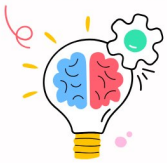
Cross-Cultural Communication

You take a short course on communicating across cultures.

- **Complete course (−€50): Gain +1 Reputation Point**
- **Skip: No change**

Intercultural skills & employability

- SKILL / TASK



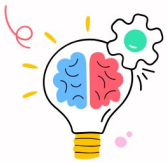
Understanding VAT

You learn how Value Added Tax works for consumers and businesses.

- **Study (−€40): Reduce next tax-related loss by €100**
- **Skip: No change**

Tax literacy & consumer awareness

- SKILL / TASK



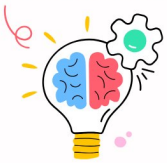
Basic Coding Skills

You complete an introductory online coding course.

- **Complete course (−€50): Next tech Opportunity gives +€150 extra**
- **Skip: No change**

Digital skills & employability

- SKILL / TASK



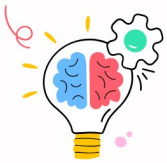
Debt Repayment Strategy

You research snowball and avalanche methods for repaying debt.

- **Apply strategy (−€40): Reduce next debt-related penalty by €150**
- **Skip: No change**

Debt management

- SKILL / TASK



Data Analysis Basics

You learn to read and interpret financial data and charts.

- **Learn skills (−€50): Next investment card: roll twice, choose better**
- **Skip: No change**

Data literacy

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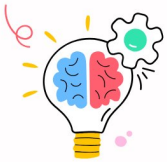
- SKILL / TASK



Community Leadership Course

You complete a short course on community leadership.

- **Complete course (−€70): +1 Civic Point, +1 Reputation Point**
- **Skip: No change**

Leadership development

- SKILL / TASK



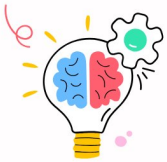
Consumer Rights Knowledge

You study your rights when buying goods and services.

- **Study (−€30): Reduce next consumer penalty by €100**
- **Skip: No change**

Consumer protection

- SKILL / TASK



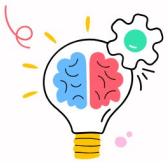
Freelance Contract Drafting

You learn how to write a basic freelance service contract.

- **Draft contract (−€50): Next freelance Opportunity gives + €120 extra**
- **Skip: No change**

Self-employment & legal awareness

- SKILL / TASK



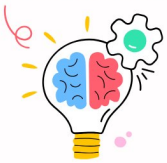
Transport Route Optimisation

You research the most cost-efficient commuting routes.

- **Optimise routes (−€20): Reduce next transport Expense by €80**
- **Skip: No change**

Cost efficiency & urban mobility

- SKILL / TASK



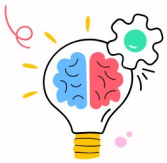
Environmental Impact Awareness

You calculate your personal carbon footprint.

- **Complete assessment (−€30): Gain +1 Civic Point**
- **Skip: No change**

Environmental literacy

- SKILL / TASK



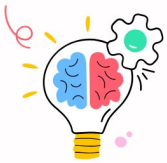
Workplace Rights Training

You learn about workers' rights and safe working conditions.

- **Complete (−€40): Reduce next work-related penalty by €120**
- **Skip: No change**

Labour rights & legal awareness

- SKILL / TASK



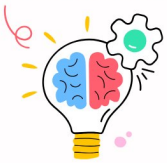
Personal SWOT Analysis

You conduct a personal strengths, weaknesses, opportunities, threats analysis.

- **Complete (−€30): Gain +1 Reputation Point**
- **Skip: No change**

Self-awareness & career planning

- SKILL / TASK



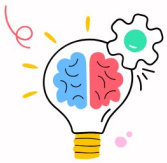
Reading Annual Reports

You learn how to read a company's annual financial report.

- **Study (−€40): Next investment Opportunity gives +€100 extra**
- **Skip: No change**

Financial literacy & investment research

- SKILL / TASK



Conflict Resolution Skills

You practise mediation and conflict resolution techniques.

- **Practise (−€40): Gain +1 Reputation Point**
- **Skip: No change**

Social skills & professional development

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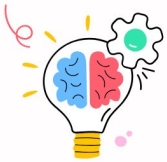
- SKILL / TASK



Erasmus+ Programme Research

You research EU mobility and funding for young people.

- **Research (−€30): Next EU Opportunity gives +€150 extra**
- **Skip: No change**

European citizenship & mobility literacy

- SKILL / TASK



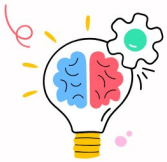
Personal Finance App Setup

You install and configure a budgeting app for tracking money.

- **Set up (−€20): Reduce next two Expense cards each by €50**
- **Skip: No change**

Fintech & financial self-management

- SKILL / TASK



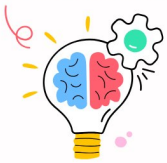
Compound Interest Study

You learn how compound interest works for savings and debt.

- **Study (−€30): Next savings Opportunity gives +€100 extra**
- **Skip: No change**

Investment fundamentals

- SKILL / TASK



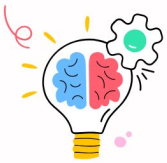
Tenancy Rights Workshop

You attend a workshop on tenant rights and rental agreements.

- **Attend (−€50): Reduce next housing Expense by €150**
- **Skip: No change**

Legal literacy & housing rights

- SKILL / TASK



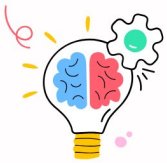
Design Thinking

You learn a structured method for creative problem-solving.

- **Complete module (−€50): Gain +1 Reputation Point**
- **Skip: No change**

Innovation skills & adaptability

- SKILL / TASK



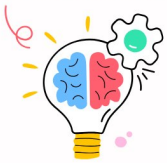
Phishing Awareness

You complete a module on recognising phishing emails and fraud.

- **Complete module (−€30): Ignore next online fraud/phishing loss**
- **Skip: No change**

Cybersecurity & digital self-protection

- SKILL / TASK



Micro-Investment Practice

You begin investing small amounts each month via an app.

- **Start investing (−€50): Next investment card gives +€100 extra**
- **Skip: No change**

Investment habits & wealth building

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