- EVENTO AO ACASO



Aumento inesperado da inflação

Os preços estão a aumentar de forma acentuada em toda a economia.

- **Todos os jogadores pagam −200€**

Inflação

- EVENTO AO ACASO



Aumento da taxa de juro

O banco central subiu os custos dos empréstimos para enfrentar a inflação.

- **Todos os jogadores pagam −150€**

Política monetária

- EVENTO AO ACASO



Retração do mercado.

Os mercados globais estão a descer drasticamente por causa do pânico entre os investidores.

- **Todos os jogadores perdem −250€**

Risco de mercado

- EVENTO AO ACASO



Recuperação económica

A confiança e os gastos dos consumidores estão a crescer por toda a Europa.

- **Todos os jogadores recebem +200€**

Ciclos económicos

- EVENTO AO ACASO



Crise de energia

Os preços da energia disparam por causa de interrupções no fornecimento.

- **Todos os jogadores pagam −300€**

Dependência de energia

- EVENTO AO ACASO



Interrupção da plataforma online

As principais plataformas online vão estar offline durante 48 horas.

- **Todos os jogadores saltam a próxima carta de Oportunidade.**

Risco da plataforma

- EVENTO AO ACASO



Nova Lei de Defesa do Consumidor

Regras mais estritas da UE protegem consumidores e arrendatários.

- **Todos os jogadores recebem +€150**

Regulamento

- EVENTO AO ACASO



Greve nos transportes públicos

Trabalhadores do setor de transportes por todo o país estão em greve.

- **Todos os jogadores pagam −100€**

Interrupção na infraestrutura

- EVENTO AO ACASO



Evento climático severo

Inundações, incêndios ou ondas de calor estão a interromper os serviços em todo o país.

- **Todos os jogadores pagam −250€**

Risco climático

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Invest in YOUTH

- EVENTO AO ACASO



Ajuste Fiscal

Os governos estão a rever as taxas de impostos para a classe média.

- **Todos os jogadores pagam -200€**

Política orçamental

- EVENTO AO ACASO



Escândalo de violação de dados

Uma enorme fuga de dados abala a confiança dos consumidores em serviços digitais.

- **Todos os jogadores perdem €100.**

Risco digital

- EVENTO AO ACASO



Interrupção na cadeia de fornecimento

Os produtos ficam escassos por causa de problemas na logística global.

- **Todos os jogadores pagam -150€**

Cadeias de fornecimento

- EVENTO AO ACASO



Progresso tecnológico

As tecnologias recentes estão a aumentar a produtividade em todos os setores.

- **Todos os jogadores recebem +€250**

Efeito de contágio da inovação

- EVENTO AO ACASO



Mudança no setor imobiliário

Os preços dos alugueres e dos imóveis variam de maneira imprevisível.

- **Todos os jogadores pagam -200€**

Risco do setor imobiliário

- EVENTO AO ACASO



Alerta de saúde

Medidas de saúde preventiva estão a ser aplicadas em todo o país.

- **Todos os jogadores pagam -100€**

Economia da saúde pública

- EVENTO AO ACASO



Incerteza política

Regulamentações ambíguas atrasam o investimento das empresas.

- **Todos os jogadores saltam a próxima carta de Oportunidade.**

Risco de regulamentação

- EVENTO AO ACASO



Aumento de salário

Os salários médios estão a subir por causa do mercado de trabalho em alta.

- **Todos os jogadores recebem +€200**

Tendências de rendimento

- EVENTO AO ACASO



Atualização do Sistema Financeiro

Os bancos estão a atualizar os seus sistemas e a congelar temporariamente algumas contas.

- **Dois jogadores saltam a próxima carta.**

Risco sistémico

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Invest in YOUTH

- EVENTO AO ACASO



Subsídio Ecológico

Os governos oferecem incentivos financeiros para promover comportamentos ecológicos.

- **Todos os jogadores recebem +€150**

Subsídios

- EVENTO AO ACASO



Crise financeira bancária

Um grande banco desmorona, afetando a confiança financeira.

- **Todos os jogadores perdem −250€**

Risco financeiro sistémico

- EVENTO AO ACASO



Choque de oferta

Bens essenciais estão a tornar-se escassos por toda a Europa.

- **Todos: −200€ | Jogadores com menos de 300€ em dinheiro: −100€ adicionais**

Vulnerabilidade económica

- EVENTO AO ACASO



Reembolso de impostos

O governo está a emitir reembolsos por causa de um superávit no orçamento.

- **Todos os jogadores recebem +€150**

Ajustamento fiscal

- EVENTO AO ACASO



Onda de Automação com Inteligência Artificial

A IA melhora a produtividade, mas também faz desaparecer alguns empregos.

- **Dado 4–6: +€250 | 1–3: −€200**

Disrupção tecnológica

- EVENTO AO ACASO



Expansão do Pacto Ecológico Europeu

Foi anunciado um novo investimento significativo em projetos de sustentabilidade.

- **Todos: +€200 | Jogadores com 1 ou mais Pontos Cívicos: +€100 extra**

Investimento público e sustentabilidade.

- EVENTO AO ACASO



Explosão de novas empresas

O empreendedorismo está a crescer em toda a Europa.

- **Todos os jogadores recebem +€250**

Ciclo de inovação

- EVENTO AO ACASO



Queda no valor da energia

A energia torna-se mais acessível devido ao excesso de oferta.

- **Todos os jogadores recebem +€150**

Variação do preço das commodities

- EVENTO AO ACASO



Atualização de segurança cibernética

As novas normas de segurança digital requerem que todos cumpram.

- **Todos os jogadores pagam −150€**

Riscos e regulação cibernética

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Invest in YOUTH

• EVENTO AO ACASO



Projeto piloto de Rendimento Básico Universal

Um governo experimenta um programa de Rendimento Básico Universal (RBU) ao longo de um ano.

- **Todos os jogadores recebem +€200**

Política de assistência social

• EVENTO AO ACASO



Imposto digital implementado

As plataformas online estão a lidar com novos impostos em toda a UE.

- **Todos os jogadores pagam −150€**

Tributação da economia digital

• EVENTO AO ACASO



Crise da dívida pública

As preocupações em torno da dívida pública estão a diminuir a confiança na economia.

- **Todos os jogadores perdem −250€**

Risco do Estado

• EVENTO AO ACASO



Catástrofe ambiental

Um desastre natural interrompe a agricultura e as cadeias de fornecimento.

- **Todos os jogadores pagam −300€**

Risco climático

• EVENTO AO ACASO



Fraude financeira revelada

Um enorme esquema de fraude financeira abala a confiança dos investidores.

- **Todos os jogadores perdem 200€.**

Risco de fraude e confiança

• EVENTO AO ACASO



Acordo de Comércio Livre

Um novo acordo comercial da UE diminui as tarifas sobre produtos essenciais.

- **Todos os jogadores recebem +200€**

Liberalização comercial

• EVENTO AO ACASO



Aumento do salário mínimo

Os salários mínimos estão a aumentar a nível nacional nos países parceiros.

- **Todos os jogadores recebem +€150**

Política de rendimentos

• EVENTO AO ACASO



Alerta de Pandemia Mundial

Um novo alerta de saúde global está a impactar as viagens e o trabalho.

- **Todos: −200€ | Jogadores com seguro: apenas −100€**

Choques de saúde e económicos

• EVENTO AO ACASO



Alta do mercado bolsista

Os mercados disparam por causa de notícias económicas positivas.

- **Todos: +200€ | Jogadores com investimentos: +100€ adicionais**

Otimismo no mercado

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Invest in YOUTH

- EVENTO AO ACASO



Aumento no preço dos combustíveis

Os custos de transporte sobem de repente e de maneira considerável.

- **Todos os jogadores pagam -150€**

Volatilidade dos preços das mercadorias

- EVENTO AO ACASO



Pacote de Apoio do Governo

O governo está a injetar dinheiro para ajudar a economia.

- **Todos os jogadores recebem +€250**

Estímulo orçamental

- EVENTO AO ACASO



Grandes despedimentos no setor de tecnologia

Grandes empresas de tecnologia estão a reduzir drasticamente o número de funcionários.

- **Dados 1–3: -€200 | 4–6: Sem mudanças**

Risco no mercado de trabalho

- EVENTO AO ACASO



Desvalorização da moeda.

A moeda nacional está a desvalorizar-se a nível internacional.

- **Todos os jogadores pagam -200€**

Risco de câmbio

- EVENTO AO ACASO



Estouro da bolha do mercado imobiliário

Os preços das casas estão a descer bastante depois de anos de aquecimento excessivo.

- **Todos os jogadores perdem 200€.**

Bolhas de ativos financeiros

- EVENTO AO ACASO



Reforma da Educação

O governo faz um grande investimento em educação e formação profissional.

- **Todos: +150€ | Estudantes recebem +100€ extra**

Investimento em capital humano

- EVENTO AO ACASO



Desaceleração da indústria na Alemanha

As exportações da indústria manufatureira da Alemanha estão a descer.

- **Todos os jogadores perdem 200€.**

Risco de uma economia movida pelas exportações

- EVENTO AO ACASO



Subsídio para Formação (DE)

A Alemanha aumenta o financiamento para a formação profissional (Ausbildung).

- **Todos: +150€**
- **Os alunos recebem +€100 a mais.**

Política de desenvolvimento da mão de obra

- EVENTO AO ACASO



Reforma da Segurança Social

O governo está a reestruturar o sistema nacional de pensões.

- **Todos: -€150 | Jogadores com 2 ou mais Pontos Cívicos recebem um reembolso de +€50**

Segurança social e planeamento a longo prazo.

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Invest in YOUTH

- EVENTO AO ACASO



Colapso das criptomoedas

Uma criptomoeda significativa desmorona da noite para o dia.

- **Dado 4–6: −€300 | 1–3: Sem mudanças**

Risco de ativos especulativos

- EVENTO AO ACASO



Aumento da Confiança dos Consumidores

A perspetiva económica otimista está a estimular os gastos por todo o país.

- **Todos os jogadores recebem +€200**

Sentimento dos consumidores

- EVENTO AO ACASO



Falta de recursos naturais

As matérias-primas essenciais estão a tornar-se escassas em todo o mundo.

- **Todos os jogadores pagam −200€**

Falta de recursos

- EVENTO AO ACASO



Redução da taxa de juro

O banco central decidiu baixar as taxas de juro para impulsionar o crescimento.

- **Todos os jogadores recebem +€150**

Política monetária e custos de empréstimo

- EVENTO AO ACASO



Programa de Integração de Imigrantes

O governo lançou um programa de integração em grande escala.

- **Todos: +1 Ponto Cívico**
- **Todos: +100€**

Coesão social e investimento público

- EVENTO AO ACASO



Aumento dos preços dos alimentos

Interrupções no fornecimento global levam a um aumento acentuado nos preços dos alimentos.

- **Todos os jogadores pagam −150€**

Segurança alimentar e aumento dos preços das commodities

- EVENTO AO ACASO



Lançamento do Euro Digital

O Banco Central Europeu lançou uma moeda digital.

- **Todos: +100€**

Moedas digitais emitidas pelo banco central

- EVENTO AO ACASO



Campanha Contra a Corrupção

Uma ampla campanha contra a corrupção eleva a confiança nas instituições.

- **Todos: +1 Ponto de Reputação**
- **Todos: +100€**

Governação e confiança nas instituições

- EVENTO AO ACASO



Repressão ao Comércio Ilegal

As autoridades desmantelaram as redes da economia paralela.

- **Todos: −100€**
- **Todos: +1 Ponto Cívico**

Economia paralela e estado de direito

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Invest in YOUTH

• EVENTO AO ACASO



Onda de calor intensa

Temperaturas extremas afetam o trabalho e a agricultura em toda a Europa.

- **Todos os jogadores pagam −200€**

Impacto das alterações climáticas na produtividade

• EVENTO AO ACASO



Quebra da Bolsa de Valores

Os mercados globais desmoronaram por causa do pânico financeiro.

- **Todos: −300€**
- **Jogadores com poupanças: apenas −150€**

Volatilidade do mercado financeiro

• EVENTO AO ACASO



Expansão do Sistema Nacional de Saúde

O governo está a aumentar a cobertura da saúde pública.

- **Todos: +1 Ponto Cívico**
- **Todos: +100€**

Sistemas de saúde pública e de bem-estar

• EVENTO AO ACASO



Regulamentação da economia de trabalho temporário

Novas leis garantem a proteção dos direitos e a remuneração dos trabalhadores que atuam em plataformas digitais.

- **Todos: +150€**
- **Jogadores com 0 Pontos Cívicos: −1 RP**

Direitos laborais e economia de plataformas

• EVENTO AO ACASO



Imposto sobre o carbono implementado

O governo estabelece um imposto sobre o carbono para atividades que geram altas emissões.

- **Todos: −150€**
- **Jogadores com 2 ou mais Pontos Cívicos: apenas −75€**

Tributação ecológica

• EVENTO AO ACASO



Congelação da taxa de juro

O banco central mantém as taxas de juro inalteradas perante uma elevada incerteza.

- **Sem mudanças financeiras**
- **Todos saltam a próxima carta de Evento Aleatório.**

Estabilidade da política monetária

• EVENTO AO ACASO



Mudança na política de remessas

Novas regras afetam as transferências internacionais de dinheiro.

- **Todos: −100€**
- **Origem migratória (autodeclarada): +50€ de volta**

Migração e inclusão financeira

• EVENTO AO ACASO



Explosão de energias renováveis

Investimentos significativos em energia verde ajudam a baixar os custos para todos.

- **Todos os jogadores recebem +€200**

Transição energética e economia sustentável

• EVENTO AO ACASO



Programa de Reestruturação da Dívida

O governo está a reestruturar dívidas públicas e privadas.

- **Jogadores com menos de €500: +€200**
- **Todos os outros: −100€**

Gestão da dívida e política orçamental

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Aumento significativo do desemprego entre os jovens

O desemprego entre os jovens está a aumentar de forma significativa nos países parceiros.

- **Todos: -200€**
- **Todos: +1CP (consciência do problema)**

Mercado de trabalho e exclusão de jovens

- EVENTO AO ACASO



Obrigatoriedade do Seguro para Riscos de Inundações

A nova legislação obriga a ter seguro contra inundações em zonas de elevado risco.

- **Todos: -100€**
- **Todos: +1RP pela conformidade.**

Gestão de riscos e adaptação às alterações climáticas

- EVENTO AO ACASO



Descida do rating de crédito

A classificação de crédito do país foi reduzida, o que fez com que os custos de empréstimo aumentassem.

- **Todos os jogadores pagam -200€**

Risco de crédito do governo

- EVENTO AO ACASO



Regulamentação do Open Banking

Novas regras possibilitam que os consumidores partilhem dados bancários sem restrições.

- **Todos: +100€**
- **Todos: +1 Ponto Cívico**

Inovação financeira e direitos do consumidor

- EVENTO AO ACASO



Imposto nas redes sociais

Os governos estão a tributar a publicidade digital e as plataformas de redes sociais.

- **Todos: -100€**
- **Todos: +€50 da receita repartida**

Economia digital e repartição

- EVENTO AO ACASO



Crise da Biodiversidade

O colapso dos ecossistemas afeta a agricultura e as cadeias de abastecimento.

- **Todos os jogadores pagam -250€**

Risco ambiental e economia da biodiversidade

- EVENTO AO ACASO



Reforço de Fundos da UE

Novos fundos estruturais da UE apoiam iniciativas para jovens.

- **Todos os jogadores recebem +€200**

Investimento público

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