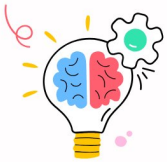
- ABILITÀ / COMPITO



Revisione del Budget

Analizzi dove va a finire il tuo denaro ogni mese e trovi delle sorprese.

- **Revisione budget (−50€): La prossima carta rossa costa 100€ in meno**
- **Salta: Nessuna modifica**

Consapevolezza del budget e delle spese

- ABILITÀ / COMPITO



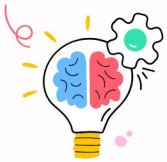
Creazione del Fondo di Emergenza

Inizi a mettere da parte denaro per emergenze impreviste.

- **Risparmia €200 ora: Ignora la prossima carta Rossa che costa €200 o meno**
- **Salta: Nessuna modifica**

Fondo di emergenza

- ABILITÀ / COMPITO



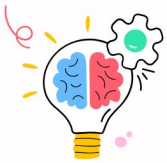
Monitoraggio delle spese

Tracci ogni singola spesa per un'intera settimana.

- **Traccia le spese (−€50): Guadagna +1 Punto Reputazione**
- **Salta: Nessun cambiamento**

Disciplina finanziaria

- ABILITÀ / COMPITO



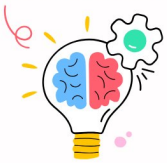
Corso di alfabetizzazione finanziaria

Completi un breve corso sui fondamenti della finanza personale.

- **Completa il corso (−€30): Guadagna +1 Punto Reputazione**
- **Salta: Nessuna modifica**

Educazione finanziaria

- ABILITÀ / COMPITO



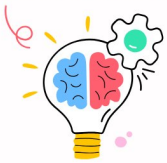
Definizione degli obiettivi

Hai stabilito obiettivi finanziari chiari e specifici per il prossimo anno.

- **Imposta obiettivi: Lancia due volte sulla prossima Opportunità Verde, scegli la migliore**
- **Salta: Nessun cambiamento**

Pianificazione strategica

- ABILITÀ / COMPITO



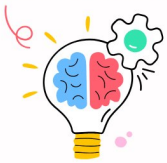
Esercitare un'Abilità

Pratichi un'abilità che potrebbe generare un reddito extra.

- **Pratica (−€50): La prossima carta Verde dà +€100 extra**
- **Salta: Nessun cambiamento**

Investimento nelle competenze

- ABILITÀ / COMPITO



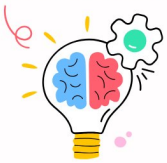
Nozioni di base sulle tasse Apprendimento

Impari come funzionano le tasse sul reddito e le multe nel tuo paese.

- **Impara (−40 €): Riduci la prossima perdita fiscale di 150 €**
- **Salta: Nessun cambiamento**

Alfabetizzazione fiscale

- ABILITÀ / COMPITO



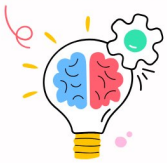
Confronto Assicurativo

Confronti attentamente i piani assicurativi e trovi un'offerta migliore.

- **Confronta (−€60): Ignora la penalità aggiuntiva sulla prossima carta Rossa legata all'assicurazione**
- **Salta: Nessuna modifica**

Trasferimento del rischio

- ABILITÀ / COMPITO



Controllo del punteggio di credito

Controlli il tuo rapporto di credito completo per eventuali errori.

- **Revisione (−€50): Ignora la prossima penalità relativa agli interessi**
- **Salta: Nessun cambiamento**

Gestione del credito

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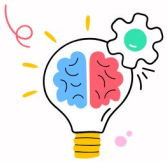


Configurazione della sicurezza digitale

Migliori la tua sicurezza online con l'autenticazione a due fattori.

- **Proteggi i conti (−€50): Ignora la prossima perdita di dati o perdita informatica**
- **Salta: Nessuna modifica**

Gestione del rischio digitale

- ABILITÀ / COMPITO



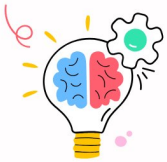
Pratica della negoziazione

Pratichi la negoziazione di costi, stipendi e contratti.

- **Pratica (−€40): Riduci la prossima Spesa superiore a €300 di €100**
- **Salta: Nessun cambiamento**

Abilità di negoziazione

- ABILITÀ / COMPITO



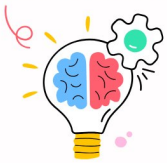
Simulazione di Colloquio di Lavoro

Ti eserciti a rispondere con sicurezza alle domande dei colloqui di lavoro.

- **Pratica (−€40): La prossima carta Verde legata al lavoro dà +€150 extra**
- **Salta: Nessun cambiamento**

Preparazione professionale

- ABILITÀ / COMPITO



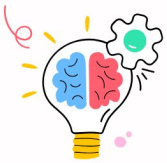
Pianificazione della gestione del tempo

Organizzi il tuo programma settimanale per massimizzare la produttività.

- **Pianifica orario (−€30): Ignora la penalità di tempo sulla prossima carta rossa**
- **Salta: Nessuna modifica**

Produttività

- ABILITÀ / COMPITO



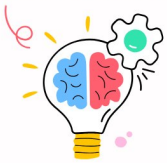
Evento di networking

Partecipi a un evento di networking professionale nel tuo settore.

- **Partecipare (−€80): La prossima Opportunità Verde offre +€100 extra**
- **Saltare: Nessun cambiamento**

Capitale sociale

- ABILITÀ / COMPITO



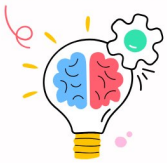
Miglioramento del Profilo LinkedIn

Migliori il tuo profilo professionale online con nuove competenze.

- **Migliora profilo (−€30): Ottieni +1 Punto Reputazione**
- **Salta: Nessun cambiamento**

Marchio personale

- ABILITÀ / COMPITO



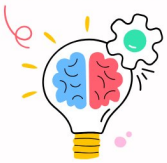
Pratica della Lingua Tedesca (DE)

Dedichi del tempo concentrato a migliorare le tue competenze in lingua tedesca.

- **Pratica (−€50): La prossima carta Verde legata al lavoro dà un extra di +€120**
- **Salta: Nessun cambiamento**

Competenze linguistiche

- ABILITÀ / COMPITO



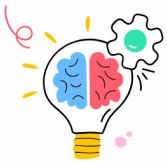
Scopri il punteggio SCHUFA (DE)

Impari come funziona il sistema di credito SCHUFA in Germania.

- **Studia il sistema di credito (−€40): Ignora la prossima penalità relativa al credito**
- **Salta: Nessuna modifica**

Consapevolezza del credito

- ABILITÀ / COMPITO



Lettura del Contratto di Affitto

Leggi attentamente un contratto di affitto prima di firmare qualsiasi cosa.

- **Revisione del contratto (−€50): Riduci la prossima perdita abitativa di €150**
- **Salta: Nessun cambiamento**

Comprensione dei contratti

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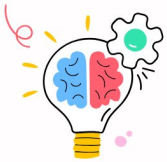


Foglio di calcolo del budget Excel

Costruisci un tracciatore di budget personale in un foglio di calcolo.

- **Crea foglio di calcolo (−€40): Riduci la prossima carta Spesa di €80**
- **Salta: Nessuna modifica**

Organizzazione finanziaria

- ABILITÀ / COMPITO



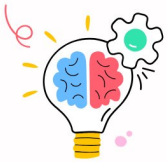
Pratica di Parlare in Pubblico

Pratichi la presentazione di idee con sicurezza davanti agli altri.

- **Pratica il parlare (−€30): Ottieni +1 Punto Reputazione**
- **Salta: Nessun cambiamento**

Abilità di comunicazione

- ABILITÀ / COMPITO



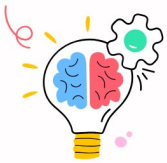
Ricerca sugli investimenti

Studi come funzionano in pratica gli ETF e i mercati azionari.

- **Ricerca (−€60): La prossima carta Verde di investimento dà +€150 extra**
- **Salta: Nessun cambiamento**

Cultura degli investimenti

- ABILITÀ / COMPITO



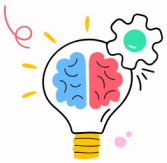
Conoscenza del Risparmio Energetico

Impari modi pratici per ridurre il consumo di elettricità a casa.

- **Impara strategie (−€30): Riduci la prossima spesa energetica di €100**
- **Salta: Nessun cambiamento**

Consapevolezza della sostenibilità

- ABILITÀ / COMPITO



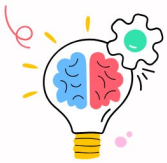
Cucinare a Casa Abilità

Impari a cucinare pasti economici e nutrienti da zero.

- **Imparare a cucinare (−€40): Riduci la prossima spesa alimentare di €80**
- **Saltare: Nessun cambiamento**

Gestione dei costi

- ABILITÀ / COMPITO



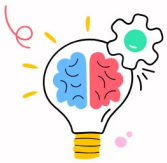
Workshop di miglioramento del CV

Parteciperai a un workshop su come scrivere un CV eccezionale.

- **Partecipa (−€50): La prossima carta opportunità di lavoro dà + €120 extra**
- **Salta: Nessun cambiamento**

Occupabilità

- ABILITÀ / COMPITO



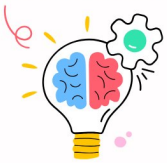
Abilità di Manutenzione della Bicicletta

Impari a riparare la tua bicicletta e a risolvere problemi di base.

- **Impara la riparazione (−€30): Ignora la prossima spesa per la riparazione dei trasporti**
- **Salta: Nessun cambiamento**

Abilità pratiche

- ABILITÀ / COMPITO



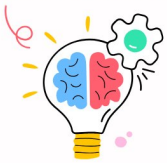
Tasse in Germania (DE)

Studi in dettaglio come funziona l'imposta sul reddito in Germania.

- **Studia le regole fiscali (−€50): Riduci il prossimo pagamento delle tasse di €120**
- **Salta: Nessun cambiamento**

Alfabetizzazione fiscale

- ABILITÀ / COMPITO



Strumenti di produttività digitale

Impari a usare app come Notion, Trello e Google Workspace.

- **Impara strumenti (−€40): Ignora la prossima penalità di perdita di tempo**
- **Salta: Nessun cambiamento**

Efficienza

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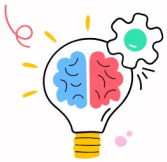
- ABILITÀ / COMPITO



Attività secondaria Abilità

Puoi apprendere una competenza freelance: design, programmazione o scrittura di testi.

- **Esercita abilità (−€60): La prossima opportunità di guadagno offre +€150 extra**
- **Salta: Nessun cambiamento**

Diversificazione del reddito

- ABILITÀ / COMPITO



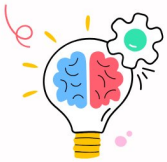
Educazione Assicurativa

Studi come funzionano effettivamente le diverse polizze assicurative.

- **Studia l'assicurazione (−€40): Ignora la penalità extra sulla prossima perdita di assicurazione**
- **Salta: Nessun cambiamento**

Gestione del rischio

- ABILITÀ / COMPITO



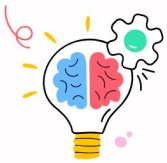
Formazione sulla gestione dello stress

Impari metodi basati su evidenze per gestire lo stress.

- **Pratica le tecniche (−€30): Ignora la prossima penalità di produttività**
- **Salta: Nessun cambiamento**

Resilienza mentale

- ABILITÀ / COMPITO



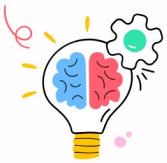
Leggi sul controllo degli affitti

Studi i diritti degli inquilini secondo il diritto tedesco, italiano o portoghese.

- **Impara i diritti degli inquilini (−€40): Riduci la prossima penalità abitativa di €100**
- **Salta: Nessuna modifica**

Consapevolezza legale

- ABILITÀ / COMPITO



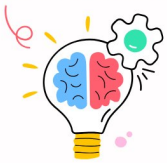
Sviluppo delle Competenze dei Volontari

Fai volontariato e acquisisci nuove competenze pratiche preziose.

- **Volontario (−30 € costo tempo): Ottieni +1 Punto Reputazione**
- **Salta: Nessun cambiamento**

Sviluppo delle competenze

- ABILITÀ / COMPITO



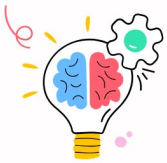
Formazione sulla negoziazione

Frequenti un breve corso sulle tecniche di negoziazione professionale.

- **Pratica (−€40): Riduci il prossimo acquisto superiore a €300 di €100**
- **Salta: Nessuna modifica**

Strategia di negoziazione

- ABILITÀ / COMPITO



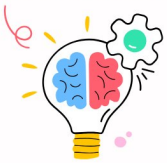
Educazione sulla privacy digitale

Impari come proteggere i tuoi dati personali online.

- **Studia le regole sulla privacy (−€30): Ignora la prossima perdita per frode informatica**
- **Salta: Nessuna modifica**

Alfabetizzazione digitale

- ABILITÀ / COMPITO



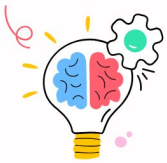
Podcast finanziario di apprendimento

Ascolti regolarmente podcast di educazione finanziaria.

- **Impara (−€20): Guadagna +1 Punto Reputazione**
- **Salta: Nessun cambiamento**

Apprendimento continuo

- ABILITÀ / COMPITO



Studiare le notizie economiche

Leggi quotidianamente delle politiche economiche e delle tendenze dell'inflazione.

- **Rimani informato (−€30): Riduci la prossima spesa per inflazione di €80**
- **Salta: Nessun cambiamento**

Consapevolezza economica

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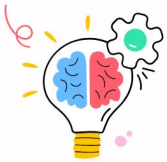


Fondamenti della criptovaluta

Impari cos'è la criptovaluta e come funziona la blockchain.

- **Studio (−€40): Riduci la prossima perdita legata alle criptovalute di €100**
- **Salta: Nessun cambiamento**

Finanza digitale

- ABILITÀ / COMPITO



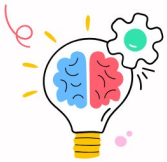
Ricerca sulla pianificazione pensionistica

Tu ricerchi come funzionano le pensioni statali e private in Europa.

- **Ricerca (−€50): La prossima carta relativa alla pensione dà +€150 extra**
- **Salta: Nessuna modifica**

Pianificazione finanziaria a lungo termine

- ABILITÀ / COMPITO



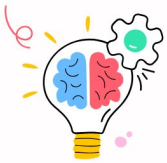
Addestramento all'assertività

Ti eserciti a farti valere in contesti professionali.

- **Allenati (−€40): Guadagna +1 Punto Reputazione**
- **Salta: Nessun cambiamento**

Competenze interpersonali

- ABILITÀ / COMPITO



Competenze in Software Open Source

Impari a utilizzare strumenti open-source gratuiti invece di software a pagamento.

- **Impara strumenti (−€30): Riduci la prossima spesa per l'abbonamento digitale di €80**
- **Salta: Nessuna modifica**

Autosufficienza digitale

- ABILITÀ / COMPITO



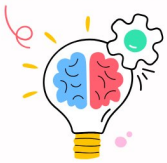
Analisi del Contratto di Prestito

Prima di firmare, esamini attentamente i termini del contratto di prestito.

- **Analisi (−€50): Riduci la prossima penalità legata al prestito di €150**
- **Salta: Nessuna modifica**

Diritti dei consumatori e alfabetizzazione sul debito

- ABILITÀ / COMPITO



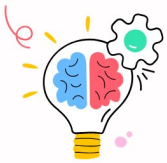
Discorso pubblico al municipio

Prepari e pronunci un breve discorso in una riunione pubblica.

- **Preparare e parlare (−€60): +1 Punto Civico, +1 Punto Reputazione**
- **Saltare: Nessun cambiamento**

Partecipazione civica

- ABILITÀ / COMPITO



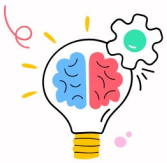
Formazione sulla consapevolezza delle truffe

Impari a identificare le truffe finanziarie diffuse sui social media.

- **Completa il modulo (−€30): Ignora la prossima perdita legata a una truffa**
- **Salta: Nessun cambiamento**

Prevenzione delle frodi

- ABILITÀ / COMPITO



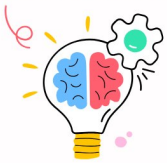
Preparazione per il Volontariato all'Estero

Ti prepari accuratamente per un'esperienza di volontariato all'estero.

- **Preparare (−€80): La prossima Opportunità internazionale dà un extra di +€150**
- **Saltare: Nessun cambiamento**

Competenza interculturale

- ABILITÀ / COMPITO



Tracciatore degli Obiettivi di Risparmio

Crei un tracciatore visivo per monitorare i progressi sui tuoi risparmi.

- **Crea il tracker (−€20): La prossima Opportunità offre un bonus di +€80**
- **Salta: Nessun cambiamento**

Finanza comportamentale

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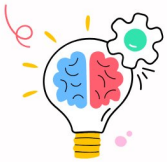
- ABILITÀ / COMPITO



Corso di Primo Soccorso

Completi una certificazione di pronto soccorso e risposta alle emergenze di base.

- **Completa il corso (−€60): Guadagna +1 Punto Reputazione**
- **Salta: Nessun cambiamento**

Competenze pratiche e responsabilità sociale

- ABILITÀ / COMPITO



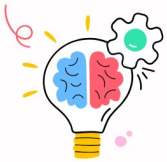
Comprendere l'inflazione

Studi come l'inflazione erode il potere d'acquisto nel tempo.

- **Studio (−€30): Riduci la prossima spesa legata all'inflazione di €120**
- **Salta: Nessuna modifica**

Alfabetizzazione macroeconomica

- ABILITÀ / COMPITO



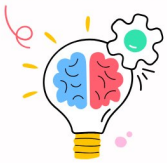
Competenze nella scrittura di progetti di finanziamento

Impari a scrivere candidature efficaci per i finanziamenti dell'UE.

- **Pratica (−€60): La prossima opportunità di finanziamento dell'UE offre +€200 in più**
- **Salta: Nessun cambiamento**

Alfabetizzazione sui finanziamenti

- ABILITÀ / COMPITO



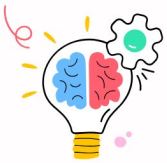
Abitudine di Spesa Consapevole

Pratichi l'attesa di 48 ore prima di effettuare qualsiasi acquisto non essenziale.

- **Adotta l'abitudine (−€20): Riduci la prossima spesa impulsiva di €100**
- **Salta: Nessuna modifica**

Economia comportamentale

- ABILITÀ / COMPITO



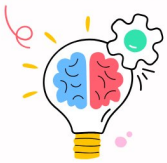
Comunicazione interculturale

Frequenti un breve corso sulla comunicazione interculturale.

- **Completa il corso (−€50): Guadagna +1 Punto Reputazione**
- **Salta: Nessun cambiamento**

Competenze interculturali e occupabilità

- ABILITÀ / COMPITO



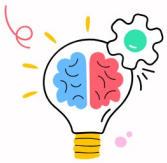
Comprendere l'IVA

Impari come funziona l'Imposta sul Valore Aggiunto per i consumatori e le aziende.

- **Studio (−€40): Riduci la prossima perdita fiscale di €100**
- **Salta: Nessun cambiamento**

Alfabetizzazione fiscale e consapevolezza dei consumatori

- ABILITÀ / COMPITO



Competenze di base in programmazione

Completi un corso introduttivo di programmazione online.

- **Completa il corso (−€50): La prossima Opportunità tecnologica offre +€150 extra**
- **Salta: Nessuna modifica**

Competenze digitali e occupabilità

- ABILITÀ / COMPITO



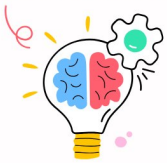
Strategia di Rimborso del Debito

Ricerchi i metodi della palla di neve e della valanga per ripagare i debiti.

- **Applica strategia (−€40): Riduci la prossima penalità relativa al debito di €150**
- **Salta: Nessun cambiamento**

Gestione del debito

- ABILITÀ / COMPITO



Nozioni di base sull'analisi dei dati

Impari a leggere e interpretare dati finanziari e grafici.

- **Impara le abilità (−€50): Prossima carta investimento: lancia due volte, scegli la migliore**
- **Salta: Nessun cambiamento**

Alfabetizzazione dei dati

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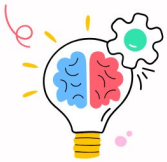


Corso di Leadership Comunitaria

Completi un breve corso sulla leadership comunitaria.

- **Completa il corso (−€70): +1 Punto Civico, +1 Punto Reputazione**
- **Salta: Nessuna modifica**

Sviluppo della leadership

- ABILITÀ / COMPITO



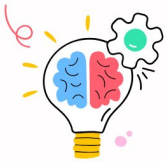
Conoscenza dei Diritti dei Consumatori

Studi i tuoi diritti quando acquisti beni e servizi.

- **Studio (−€30): Riduci la prossima penalità per il consumatore di €100**
- **Salta: Nessun cambiamento**

Tutela dei consumatori

- ABILITÀ / COMPITO



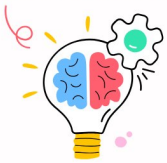
Redazione di Contratti Freelance

Impari a scrivere un contratto di servizio freelance di base.

- **Bozza di contratto (−€50): La prossima opportunità freelance offre +€120 extra**
- **Salta: Nessun cambiamento**

Lavoro autonomo e consapevolezza legale

- ABILITÀ / COMPITO



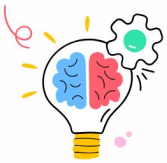
Ottimizzazione Trasporti

Ricerchi i percorsi di pendolarismo più convenienti.

- **Ottimizza percorsi (−€20): Riduci la prossima spesa di trasporto di €80**
- **Salta: Nessuna modifica**

Efficienza dei costi e mobilità urbana

- ABILITÀ / COMPITO



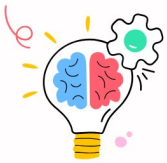
Consapevolezza dell'impatto ambientale

Calcoli la tua impronta di carbonio personale.

- **Completa la valutazione (−€30): Guadagna +1 Punto Civico**
- **Salta: Nessun cambiamento**

Alfabetizzazione ambientale

- ABILITÀ / COMPITO



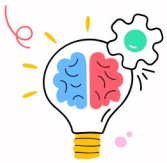
Formazione sui Diritti sul Lavoro

Apprendi i diritti dei lavoratori e le condizioni di lavoro sicure.

- **Completa (−€40): Riduci la prossima penalità lavorativa di €120**
- **Salta: Nessun cambiamento**

Diritti del lavoro e consapevolezza legale

- ABILITÀ / COMPITO



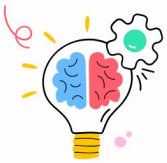
Analisi SWOT personale

Conduci un'analisi delle forze, delle debolezze, delle opportunità e delle minacce personali.

- **Completa (−€30): Ottieni +1 Punto Reputazione**
- **Salta: Nessuna modifica**

Consapevolezza di sé e pianificazione della carriera

- ABILITÀ / COMPITO



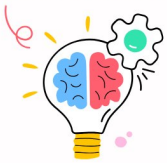
Leggere i rapporti annuali

Impari a leggere il rapporto finanziario annuale di un'azienda.

- **Studia (−€40): La prossima opportunità di investimento offre un extra di +€100**
- **Salta: Nessuna modifica**

Alfabetizzazione finanziaria e ricerca sugli investimenti

- ABILITÀ / COMPITO



Competenze di risoluzione dei conflitti

Pratichi tecniche di mediazione e risoluzione dei conflitti.

- **Pratica (−40 €): Guadagna +1 Punto Reputazione**
- **Salta: Nessun cambiamento**

Competenze sociali e sviluppo professionale

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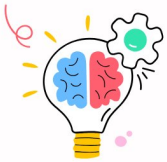


Ricerca del Programma Erasmus+

Tu ricerchi la mobilità e i finanziamenti dell'UE per i giovani.

- **Ricerca (−€30): La prossima opportunità UE offre +€150 extra**
- **Passa: Nessun cambiamento**

Cittadinanza europea e alfabetizzazione alla mobilità

- ABILITÀ / COMPITO



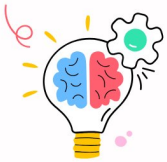
Impostazione dell'App di Finanza Personale

Installa e configura un'app di budgeting per tenere traccia del denaro.

- **Imposta (−€20): Riduci le prossime due carte Spesa di €50 ciascuna**
- **Salta: Nessuna modifica**

Fintech e autogestione finanziaria

- ABILITÀ / COMPITO



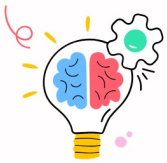
Studio sull'Interesse Composto

Apprendi come funziona l'interesse composto per i risparmi e il debito.

- **Studia (−€30): La prossima opportunità di risparmio offre +€100 extra**
- **Salta: Nessun cambiamento**

Fondamenti di investimento

- ABILITÀ / COMPITO



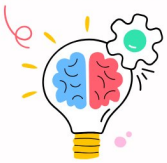
Workshop sui Diritti degli Inquilini

Partecipi a un seminario sui diritti degli inquilini e sui contratti di locazione.

- **Partecipare (−€50): Riduce la prossima spesa per l'alloggio di €150**
- **Saltare: Nessuna modifica**

Alfabetizzazione legale e diritti abitativi

- ABILITÀ / COMPITO



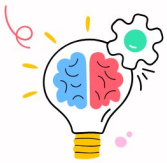
Pensiero Progettuale

Impari un metodo strutturato per la risoluzione creativa dei problemi.

- **Completa il modulo (−€50): Ottieni +1 Punto Reputazione**
- **Salta: Nessun cambiamento**

Competenze di innovazione e adattabilità

- ABILITÀ / COMPITO



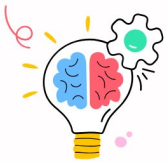
Consapevolezza sul Phishing

Completi un modulo sul riconoscimento delle email di phishing e delle frodi.

- **Completa il modulo (−€30): Ignora la prossima perdita per frode/phishing online**
- **Salta: Nessun cambiamento**

Sicurezza informatica e autodifesa digitale

- ABILITÀ / COMPITO



Pratica di Microinvestimento

Inizi a investire piccole somme ogni mese tramite un'app.

- **Inizia a investire (−€50): La prossima carta investimento dà +€100 extra**
- **Salta: Nessun cambiamento**

Abitudini di investimento e creazione di ricchezza

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