



SAVE UP! BUILDING FINANCIAL HABITS FOR YOUR
DREAM TRIP

The Situation (Shared Scenario)

Each group receives the **same starting profile**:

Profile: You are 3 friends (aged 18–24) sharing a flat.

- Total group income: €1,500/month
- Rent + bills: €950
- Remaining money must cover food, transport, phone, and savings
- One of you has irregular income
- One of you wants to save for the future
- One of you lives month-to-month





Step 2 – Group Task

Together, the group must:

- Decide **how much** (if anything) the group can save per month
- Decide **how** to save:
 - emergency fund
 - shared savings goal
 - individual savings
- Decide **where** to save:
 - bank account
 - savings app
 - cash
- Decide **what to give up** to make saving possible

Step 3 – Negotiation & Roles

Each participant chooses (or is assigned) a role:

-  “Security-first” (wants emergency savings)
-  “Live-for-now” (prioritises daily life)
-  “Future planner” (wants long-term goals)
-  “Irregular income” (needs flexibility)

Step 4 – Sharing & Reflection

Each group answers:

- What was the hardest decision?
- Did everyone feel represented?
- What changed your mind during the discussion?

Reflection Questions (Whole group)

- Is saving always possible?
- Who usually has to sacrifice more?
- How does income stability affect saving choices?



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