




SAVE UP! BUILDING FINANCIAL HABITS FOR YOUR
DREAM TRIP

Scenario I – Student with Irregular Income

-  *Elena, 20, Greece*
- Part-time café job + occasional babysitting
- Income changes every month
- Wants to save €300 for a laptop

Best saving options (choose one):

- A) Fixed monthly savings plan
- B) Automatic micro-savings (e.g. saving small amounts when income arrives)
- C) Investing in stocks immediately
- D) Keeping all money in cash


Scenario 2 – First Job, First Salary

- 📍 *Marco, 22, Italy*
- First full-time job
- Monthly salary €1,200
- Lives with parents
- Wants to become independent

Best saving options:

- A) Spend most income and save “what’s left”
- B) Set aside 20% of income + build an emergency fund
- C) Buy crypto with all savings
- D) No saving until moving out

Scenario 3 – Low Income & High Expenses

-  Ivana, 24, Bulgaria
- Works in retail
- Shares a flat
- Sends money to family
- Wants financial stability

Best saving options:

- A) High-risk investments
- B) Long-term fixed deposit
- C) Emergency fund + budgeting app + realistic saving goal
- D) Saving only when extra money appears



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