

Can you afford the life you dream of?



Overview of the activity

Participants will explore the relationship between income and lifestyle by creating and exchanging lifestyle visions, randomly selecting jobs through dice rolls, and attempting to build a realistic monthly budget. The focus is on reflection, discussion, and learning about financial priorities.

Learning goal

- Participants will understand the relationship between income and lifestyle choices by creating and balancing a realistic monthly budget.
- Participants will reflect on personal values, priorities, and the role of luck in financial decision-making through interactive role-play and group discussion.

Target group

Group size: 4-12 youngsters

Duration

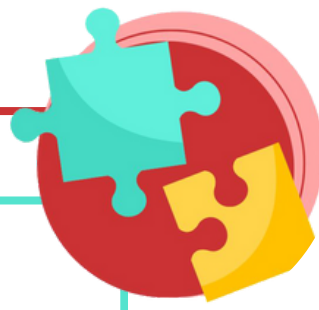
70 minutes

Format

- ☒ In-person ☐ Adaptable to digital format
- ☐ Included in learning platform

Materials

- A4 paper or devices with an internet connection
- Pens and scissors
- ✓ Included in this activity:
 - "Preferred lifestyle" worksheet
 - "Budget" worksheet
 - Printable job cards



How to implement

Step 1: Create your ideal lifestyle (15 min.)

Give each participant a blank lifestyle template. Ask them to design their ideal lifestyle. If they're undecided, they can create two versions. When done, collect all the cards and shuffle them.

Step 2: Roll for a job (10 min.)

Each participant receives a job card that includes 6 potential income levels, tied to a dice roll.

Step 3: Get a lifestyle (5 min.)

Each participant now randomly picks one lifestyle card (created by someone else). This is now their assigned lifestyle to budget for.

Step 4: Make a monthly budget (20 min.)

Participants use a budget sheet to map out expenses based on the chosen lifestyle: housing, transport, food, subscriptions, debt, etc. They must compare these costs with the income they rolled and try to balance the budget.

Step 5: Group discussion & evaluation (20 min.)

After completing their budgets, invite participants to reflect and discuss in small groups or as a whole:

- How did the dice roll affect your outcome? What does this say about the role of chance or circumstances in life (e.g., where you're born, what opportunities you get)?
- What changes did you have to make to afford the assigned lifestyle? Which sacrifices were easy or difficult?
- How did it feel to inherit someone else's ideal lifestyle? Did it match your values, or feel unrealistic? Would you want to live that way?
- Do you know anyone who lives a luxurious lifestyle with a modest income? How is that possible—smart planning, debt, luck, or something else? Is it common or exceptional?
- What did this activity teach you about financial planning, personal values, and life expectations? Would you change anything about your current goals? In today's world, it often feels like being rich is the main goal. But where does that leave our other priorities—like health, relationships, personal growth, or free time? How do we balance the way we handle money with what truly matters to us? Is it even possible, or are we stuck in a cycle of working just to keep up?



Tips for use 💡

Before the activity, research the average personal debt in your country (e.g., credit cards, loans, mortgages). Sharing this information during the discussion can help participants better understand how common debt is, reduce stigma, and provide a realistic context for their budgeting choices. The most important part of this activity is the discussion and reflection, not getting the numbers perfect. While some budget figures might be rough estimates or unrealistic, that's okay, the goal is to spark conversation about financial choices, priorities, and the gap between lifestyle expectations and income. Encourage participants to share their thoughts and challenge assumptions—that's where the real learning happens.

Tools & downloads 🧩

📎 Tool

- 🔧 *"Preferred lifestyle" worksheet*
- + *"Budget" worksheet*
- 🔧 *"Job cards" worksheet*



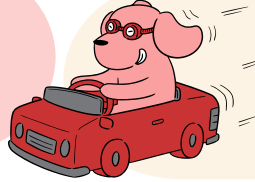
Preferred lifestyle



Instructions: imagine your ideal lifestyle—not what you can afford now, but what you would like to have. Fill in each section with your preferences. If you can't decide, create two versions!



- What type of home? (e.g., apartment, house, shared flat)
- Where? (city, suburb, countryside)
- Estimated monthly cost: _____ €



- How do you prefer to get around? (e.g., own car, public transport, bike, walking)
- Estimated monthly cost: _____ €



- Streaming services, apps, devices, internet
- Estimated monthly cost: _____ €



- Gym, therapy, wellness activities?
- What helps you feel good?
- Estimated monthly cost: _____ €



- Clothing & personal care: shopping habits, salon visits, skincare, etc.
- Estimated monthly cost: _____ €



- How often would you like to travel?
- What kind of trips? (short getaways, international, nature/spa...)
- Estimated monthly cost or yearly travel savings: _____ €

Budget

	COST		INCOME
Housing cost		Job income	
Transportation		Other income	
Technology & subscriptions		Estimated monthly income	
Well-being & health			BALANCE
Clothing & personal care		Estimated monthly cost	
Travel & holidays		Estimated monthly income	
Estimated monthly cost			

Job cards

Job card 1: Retail assistant

You work in a clothing store helping customers, restocking items, and handling the cash register. The job includes weekend and evening shifts.

Roll the dice for monthly net salary (throw once, circle the answer):

- 🎲 1 = 1,200€
- 🎲 2 = 1,400€
- 🎲 3 = 1,500€
- 🎲 4 = 1,600€
- 🎲 5 = 1,700€
- 🎲 6 = 1,800€ (with overtime)

Extra income (throw only once):

- 🎲 2 = 600€
- 🎲 5 = 300€



Job card 2: IT support specialist

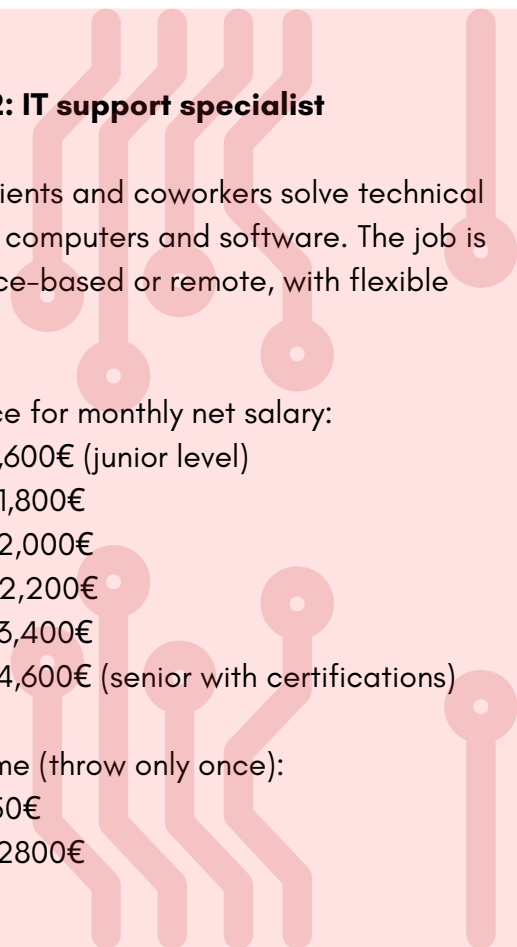
You help clients and coworkers solve technical issues with computers and software. The job is mostly office-based or remote, with flexible hours.

Roll the dice for monthly net salary:

- 🎲 1 = 1,600€ (junior level)
- 🎲 2 = 1,800€
- 🎲 3 = 2,000€
- 🎲 4 = 2,200€
- 🎲 5 = 3,400€
- 🎲 6 = 4,600€ (senior with certifications)

Extra income (throw only once):

- 🎲 1 = 50€
- 🎲 6 = 2800€



Job card 3: Nurse

You work in a hospital or clinic, caring for patients, managing medications, and assisting doctors. Shifts can include nights and weekends.

Roll the dice for monthly net salary:

- 🎲 1 = 1,500€ (new graduate)
- 🎲 2 = 1,700€
- 🎲 3 = 1,900€
- 🎲 4 = 2,100€
- 🎲 5 = 2,300€
- 🎲 6 = 2,500€ (experienced, overtime)

Extra income (throw only once):

- 🎲 3 = 100€
- 🎲 2 = 20€



Job card 4: Self-employed handyman

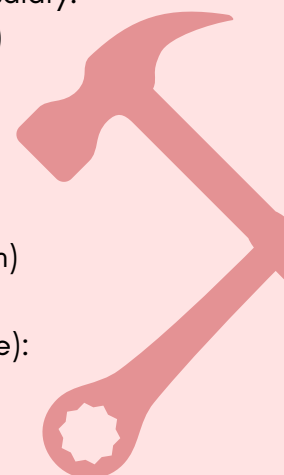
You take on various repair jobs—plumbing, painting, electrical work. You set your own schedule, but income depends on how much work you find.

Roll the dice for monthly net salary:

- 🎲 1 = 1,300€ (slow month)
- 🎲 2 = 1,500€
- 🎲 3 = 1,700€
- 🎲 4 = 2,000€
- 🎲 5 = 2,200€
- 🎲 6 = 3,500€ (busy month)

Extra income (throw only once):

- 🎲 5 = 2100€



Job cards templates

Job Card 5: Kindergarten Teacher

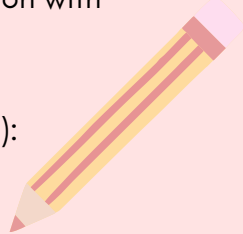
You work full-time in a public kindergarten, caring for young children, organizing activities, and supporting early childhood development. The job is emotionally rewarding but also demanding.

Roll the Dice for Monthly Net Salary:

- 🎲 1 = 1,300€ (trainee or assistant)
- 🎲 2 = 1,500€
- 🎲 3 = 1,600€
- 🎲 4 = 1,700€
- 🎲 5 = 1,900€
- 🎲 6 = 2,100€ (senior position with experience)

Extra income (throw only once):

- 🎲 3 = 50€
- 🎲 4 = 800€



Job Card 6: Freelance Photographer

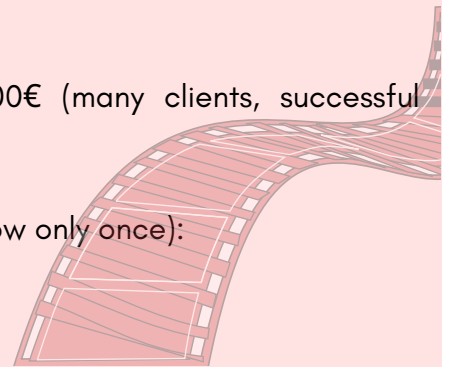
You work independently, taking photos for events, portraits, and small businesses. You manage your own clients, schedule, and equipment. Income can change month to month.

Roll the Dice for Monthly Net Income:

- 🎲 1 = 1,000€ (few gigs, slow month)
- 🎲 2 = 1,300€
- 🎲 3 = 1,500€
- 🎲 4 = 1,700€
- 🎲 5 = 2,000€
- 🎲 6 = 2,400€ (many clients, successful month)

Extra income (throw only once):

- 🎲 12 = 70€
- 🎲 3 = 950€



Job card 7: Café worker / barista

You work in a busy café preparing drinks, serving customers, and maintaining a clean and friendly environment. Shifts include weekends and early mornings.

Roll the dice for monthly net salary:

- 🎲 1 = 1,100€ (part-time or new hire)
- 🎲 2 = 1,300€
- 🎲 3 = 1,400€
- 🎲 4 = 1,500€
- 🎲 5 = 1,600€

Extra income (throw only once):

- 🎲 1 = 70€
- 🎲 3 = 550€



Job card 8: Factory worker (production line)

You work in a manufacturing plant, operating machinery or assembling products on a production line. Shifts may include early mornings, evenings, or nights.

Roll the dice for monthly net salary:

- 🎲 1 = 1,300€ (entry-level or part-time)
- 🎲 2 = 1,500€
- 🎲 3 = 1,600€
- 🎲 4 = 1,700€
- 🎲 5 = 1,800€
- 🎲 6 = 2,000€ (senior role or includes night/overtime shifts)

Extra income (throw only once):

- 🎲 2 = 170€
- 🎲 3 = 350€

