

Case studies



Overview of the activity

This activity uses practical case studies to help adults explore budgeting and saving. In small groups, participants analyze realistic financial situations, identify challenges, and use simplified budget sheets to adjust expenses, manage credit, and plan payments.

Learning goal

- Participants will be able to adjust a basic budget sheet by reallocating expenses, managing credit use, and planning realistic payments.
- Participants will reflect on how budgeting decisions impact financial stability and long-term goals.

Target group

Age range: young adults

Group size: 1-15 persons

Duration

60 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:
- Case studies personas
 - Ready-to-print scenario cards



How to implement

Step 1: Form groups

- Divide participants into 4 groups of 2-6 people.

Step 2: Distribute materials

- Give each group a persona profile and a plain sheet for budget (they can also use Excel or similar digital solution).

Step 3: Calculate initial balance

- Groups subtract fixed expenses and debt from income to see if their persona is saving or overspending.

Step 4: Draw a challenge

- Each group picks a random challenge (e.g., medical bill, car repair) and updates their budget.

Step 5: Solve the problem

- If the budget no longer balances, groups brainstorm realistic solutions: cut costs, increase income, borrow, or renegotiate payments.

Step 6: Repeat

- Groups draw a new challenge and adjust again. If they can't solve it, they may declare bankruptcy and reflect on what led there.

Tips for use

- Check if the group's solution works: if it's okay, they move to the next challenge. If not, they have to try again until they get it right or go bankrupt.

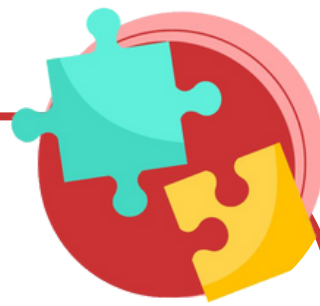
Tools & downloads

Tool

 *Case studies worksheet*

 *Scenario cards*

Case studies personas



Martina, 40 years - Graphic designer

1. Martina, 40 - Single freelancer (Graphic designer)

Martina lives in an urban area and rents a small apartment. She works as a freelance graphic designer, with an income that varies from month to month.

- Work: Freelance graphic designer, income varies
- **Income:**
 - Average monthly income: 1,800€
 - Occasional side income (small gigs): 200€

Monthly expenses:

- Rent: 750€
- Utilities: 120€
- Internet: 40€
- Groceries: 220€
- Phone: 25€
- Public transportation: 40€
- Subscriptions (design tools, streaming): 50€
- Eating out / Coffee: 100€
- Insurance (health): 70€

Current debts:

- Loan for laptop: 800€ (monthly payment: 100€)



Andrej, 59 - Factory worker

Andrej is from a small town and lives alone in a rented flat. He works full-time as a factory technician.



- **Income:**
 - Monthly salary: 1,450€
 - Occasional overtime: +100€

Monthly expenses:

- Rent: 600€
- Utilities: 130€
- Internet: 30€
- Groceries: 250€
- Phone: 20€
- Transportation (car fuel): 100€
- Subscriptions (TV & newspaper): 20€
- Insurance (car, health): 100€

Current debts:

- Credit card: 500€ (min. payment: 50€)
- Car loan: 13,000€ (monthly payment: 250€)

Case studies personas



Selma, 27 – Admin assistant

Selma lives in the capital city, where she shares an apartment with a friend. She works as an administrative assistant in a public office.

- **Income:**

- Monthly salary: 1,350€
- Family support: 100€

- **Monthly expenses:**

- Rent (shared): 500€
- Utilities: 90€
- Internet: 30€
- Groceries: 180€
- Phone: 20€
- Public transportation: 50€
- Subscriptions (music, streaming): 15€
- Fitness class: 40€
- Insurance (health): 60€

- **Current debts:**

- Credit card: 800€ (min. payment: 50€)
- Student loan: 2,500€ (monthly payment: 100€)



John, 45 – Self-employed plumber

John lives in a suburban area with his family in a home they are paying off through a mortgage. He works as a self-employed plumber.

- **Income:**

- Monthly income: 2,200€ (varies slightly) after taxes

- **Monthly expenses:**

- Mortgage: 850€
- Utilities: 150€
- Internet: 35€
- Groceries: 400€
- Phone: 30€
- Fuel (van): 120€
- Insurance (health, vehicle): 150€
- Kids' school & activities: 100€
- Subscriptions (apps, TV): 40€
- Tools/supplies for work: 80€

- **Current debts:**

- Business equipment loan: 4,000€ (monthly payment: 250€)





Oh no, the car broke down!

Your car decides it's time for a dramatic breakdown, and the mechanic delivers the plot twist: a 500€ bill. Looks like your wallet is riding on this bumpy road!



Winter is coming!

Your heating bill spikes by 100€, reminding you that staying warm burns more than just wood—it burns cash!



The spin cycle of doom

The washing machine has gone rogue, and a replacement spins you out of 400€.



Fido's fiasco

Your furry friend eats something they shouldn't, and the vet hands you a 200€ bill. Ruff day!



Subscription snafu

That "free trial" you forgot about renews, and your account says goodbye to 60€. Sneaky, sneaky.



Ho-ho-no!

Holiday cheer costs you 100€ in gifts. Santa's sleigh isn't running on goodwill alone.



Flat tire, flatter wallet

A punctured tire takes 100€, leaving your finances feeling deflated.



Love, oh love

A friend's wedding or event means 150€ for a gift and travel. You love them, but your budget doesn't.



Phone home

Your phone takes a dive—literally—and you're 300€ deep into a new one. Hello, darkness, my old friend.



All aboard ... or not

Forgetting to renew your public transport pass adds 50€ in extra fares. The conductor shakes their head in dismay.



Rent shocker!

Your landlord decides to hike the rent by 200€ a month. Looks like your budget is getting evicted from its comfort zone!



Fashion emergency!

A big event means spending 80€ on clothes because last year's outfit just won't do. Your wallet's crying "Why, though?"



Grocery games

Food prices skyrocket, and you're 50€ over budget. It's like the bread aisle turned into Wall Street.



Soggy surprise!

A pipe bursts in your apartment, turning your living room into a paddling pool. The plumber charges 300€ to fix the chaos.



Power outage, wallet outage.

Your laptop charger gives up on life right before a deadline. A replacement sets you back 80€.



The Taxman Give

Tax refund arrives unexpectedly—hello, 180€ bonus! You forgot you overpaid, but the government didn't.



Cash in the Carpool Lane

You gave a few rides through a carpool app and made 75€. Your commute just turned profitable.



Aged to Profit

Your birthday came with cash gifts—friends and family pitch in 100€. Getting older isn't so bad after all.



Textbook Payday

You sell unused textbooks and earn 160€. Knowledge really does pay off—even secondhand.



Junk Into Jackpot!

You sold some old furniture online and made 120€. Turns out your clutter was more valuable than you thought!