

7. Legal or illegal income?

OTHER DILEMMA

Here are some ethical dilemmas related to money, spending, borrowing, and income generation that could be relevant for European youth and you can use it for this time of debate activity.

These dilemmas touch upon various aspects of money management, ethical considerations, and personal values, challenging individuals to make difficult choices with moral and financial implications.

**1. ETHICAL
CONSUMERISM**

Imagine you want to buy a new smartphone. You have the option to choose between a brand known for exploiting workers in developing countries to keep prices low and a more expensive brand known for fair labor practices. Do you prioritize cost savings or ethical considerations in your purchase?

**2. CREDIT CARD
DEBT**

You have a credit card with a high limit, and you're tempted to make a large purchase that you know you can't afford to pay off in full. Is it ethical to use the credit card, knowing that it may lead to substantial debt and high-interest payments?

**3. UNREPORTED
INCOME**

You have a part-time job where your employer pays you in cash, allowing you to avoid taxes. Is it ethical to accept this arrangement, even though it potentially deprives your country of tax revenue that supports essential services?

**4. FINANCIAL
PRESSURE ON
FAMILY**

Your family is facing financial difficulties, and you discover that your parents are considering taking out a high-interest payday loan to cover immediate expenses. Is it ethical to intervene and try to find alternative solutions, even if it goes against their wishes?

5. INHERITANCE DILEMMA

You inherit a significant sum of money from a distant relative, but you learn that this wealth is linked to unethical business practices in the past. Do you accept the inheritance and use the money, or do you donate it to a cause aligned with your ethical values?

6. CRYPTOCURRENCY INVESTMENT

You have the opportunity to invest in a cryptocurrency that has a high potential for profit, but it's known to have environmental impacts due to energy-intensive mining processes. Is it ethical to invest in it, considering the environmental consequences?

7. ETHICAL INVESTMENTS

You have the choice to invest your savings in a portfolio that includes companies known for their sustainable and ethical practices, but the returns are expected to be lower than a traditional, less ethical portfolio. Do you prioritize financial gain or ethical considerations when investing?

8. FINANCIAL SUPPORT FOR FRIENDS

A close friend asks you for a significant loan to start a business, but you have doubts about their business plan and their ability to repay the loan. Do you provide the financial support, potentially jeopardizing your friendship, or decline and risk damaging the relationship?

**9. CHARITABLE
DONATION OR
PERSONAL LUXURY
(SPENDING DILEMMA)**

You have a significant amount of money. You must decide whether to donate a substantial portion to a charitable cause that could save lives or use it to purchase a luxury item that you've always wanted.

**10. UNJUST BUSINESS
PROFIT
(INCOME DILEMMA)**

You work for a company that is making substantial profits by exploiting labor practices in a developing country. You have the option to blow the whistle and risk your job or stay silent and continue to profit from the company's actions.

**11. BORROWING FOR
EDUCATION
(BORROWING
DILEMMA)**

You are a student facing high tuition fees for a prestigious university. You can either borrow a substantial amount to attend this university or choose a more affordable option that may limit your career prospects.

**12. FINANCIALLY
SUPPORTING A FAMILY
MEMBER (SPENDING
DILEMMA)**

Your sibling or close family member is in severe financial distress and asks you for a large loan that they may not be able to repay. You must decide whether to help them financially, potentially jeopardizing your own financial stability.

**13. INVESTING IN
CONTROVERSIAL
INDUSTRY
(INVESTMENT
DILEMMA)**

You have the opportunity to invest in a profitable but controversial industry, such as tobacco or weapons manufacturing. You must decide whether to prioritize financial gain or ethical considerations.

**14. EXCESSIVE
PERSONAL SPENDING
(SPENDING DILEMMA)**

You have a habit of indulging in expensive purchases and luxurious experiences, even though you know it's contributing to personal financial instability. You must decide whether to continue this behavior or adopt a more frugal lifestyle.

**15. CORPORATE TAX
EVASION (INCOME
DILEMMA)**

You work for a company that engages in aggressive tax evasion strategies to minimize its tax liability. You must decide whether to report these activities to authorities or remain complicit.

**16. TAKING
ADVANTAGE OF A
FINANCIAL LOOPHOLE
(SPENDING DILEMMA)**

You discover a legal loophole that allows you to significantly reduce your tax burden or receive financial benefits that were not intended for your situation. You must decide whether to exploit the loophole or report it.