# Lesson 3: Festival Without Fear – Planning for Seasonal & Festive Spending

# **©** Objective:

To guide rural women in preparing and saving ahead for festivals and seasonal expenses so they don't borrow or face money stress during celebrations.

# ★ Why It's Important:

Festivals and special occasions are joyful but can also lead to heavy expenses that upset monthly budgets. Without planning, families borrow at high costs or cut back on essentials.

## **Yey Ideas:**

- 1. **List festival expenses in advance:** Gifts, clothes, food, puja materials.
- 2. Estimate costs: Talk to community elders or shopkeepers to know average prices.
- 3. Start saving early: Divide total amount by months left till festival.
- 4. Use small savings jars: Label them with festival names.
- 5. Avoid last-minute loans: Rely on savings, not credit.

# **Example:**

Festival: Diwali in 6 months Estimated expense: ₹3,000

Save ₹3,000 ÷ 6 = ₹500/month Put ₹500 monthly into "Diwali Jar"

### Festival Savings Plan Table

#### Festival Months Left Estimated Cost (Rs.) Monthly Saving Needed (Rs.)

Diwali	6	3,000	500
Eid	4	2,000	500
Village Fair 3		1,200	400



- Make a Festival Calendar marking major festivals.
- Ask women to list likely expenses per festival.
- Calculate monthly savings needed.
- Share ideas for low-cost celebrations.

#### Real Story:

**Sita** was worried every Diwali because she borrowed money at high interest. After joining the savings group, she saved ₹300 monthly for 10 months and celebrated without borrowing. "This year I gave sweets and gifts without worry," she smiled.

#### **Discussion Questions:**

- Which festivals do you spend the most on?
- How can you cut costs without losing tradition?
- What small daily savings can you start for the next festival?

## Nomework:

Prepare your own festival savings plan for the next big festival. Start saving small amounts weekly or monthly.

# Key Message:

"Celebrate with joy, not with debt. Plan your festival savings to enjoy stress-free celebrations."