**Seasonal Costs Trees Activity – 10-15 minutes**

**Objectives:**

* To identify different ‘seasonal costs’ across the year
* To prompt discussion about the importance of planning spending for events across the year

This exercise is designed to get people thinking about what they spend their money on across the year, and to think about planning and preparing for regular annual events e.g. birthdays, festivals, school events. This could lead to discussions about planning and saving for longer-term events.

**Resources:**

* A4 Tree Picture ‘Grid’ sheets
* 4 x A4 Individual Tree picture sheets
* Post-It notes
* Flip chart or bare wall

**The Activity:**

Either:

* For a small group, give individuals their own tree ‘grid’ sheet, or
* For larger groups, put up the four different tree pictures on a flip chart or wall

Ask people - what do they see in the pictures, what do they think the trees represent?

The pictures represent the ‘four seasons’.

You can then explain that the tree pictures represent the different times of year, and that you want them to think about what sort of events and associated costs happen for them across the year.

* Ask people to spend a few minutes writing these events on post-it notes and putting them onto the trees on the board/wall, or writing them onto their individual sheets.

*(Prompt - These could be shared events e.g. summer holidays, religious festivals, or more personal events such as birthdays, or contract renewals – broadband, utilities etc.)*

When this is done, ask people if they can see any patterns across the year.

Ask - is it the same pattern for them every year?

You can then discuss as a group:

* Are there times of year where you spend more?
* When are the times that you don’t spend as much?
* Do you plan for the ‘expensive’ times, and if so, how?
* What happens to your money at the times you don’t have a lot of expenses?

If people can talk about planning, spending and saving across a year, what happens if they think about longer term planning? This could lead into a discussion about significant life events, or ‘unexpected’ expenses.

***(NB: This could also be an exercise for parents to do with their children)***