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BACK TO SCHOOL

Solve FOMO at school with money management tips

FOMO or "Fear of Missing Out" is a fun social media term, but when it comes to pressures on the wallet during back-to-school time, FOMO looms large for both students and parents – but in a much different way.

For students, it's the fear of missing out on trips or activities with their friends.

For parents, it's making sure their children don't miss out on making good decisions. So how are these interests balanced?

"With back-to-school approaching, it is a good time for each party to have a conversation about needs versus wants," says Mandy Mail, director of student banking at RBC Royal Bank.

"FOMO has very real effects on student budgets, but setting priorities can mean smart choices and great results."

Mail offers the following tips to help students meet both the needs and wants:

- **Make a list**– Jot down all of your needs such as books, food, and transportation plus the associated costs. Separately, create a column for 'wants' like clothing, trips, or a new computer. Pick a few items on the wants list that fit into your budget and create a savings

plan to tackle others.

- **Evaluate your choices**– If you're considering a trip over spring break that maybe doesn't quite fit the budget, weigh both sides of the equation and make a decision that fits with your current and future needs.

- **Shop smart**– If you're on a budget, one way to avoid missing out is comparing prices. You may even be able to add in another want to your wish list. Shop responsibly and buy based on need, not just want.

- **Get the most out of your credit card**– Find a credit card that suits your needs. For example, there are credit cards that offer cashback options which allow you to earn cash on your everyday purchases. There are also cards that let you earn and redeem points for gift cards and merchandise.

More information on back-to-school finances is available at www.rbc.com/studentsolution, #RBCStudentAdvice on Twitter, or at any branch. More on the rewards program s can be found at www.rbc Rewards.com.

—www.newsCanada.com

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