

# FOMO Abroad

## Budgeting and Balancing Personal Needs

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FOMO, if you didn't already know, stands for fear of missing out. It is that feeling of worry and anxiety that arises when you realize that other people are doing something that you are not. It can be your friends, it can be acquaintances, it can be absolutely anybody or a group of somebodies doing something, and it has gotten so much worse with social media. Because now, even if you hated having to say no to a group trip, or checked your bank account and realized you can't fly out for another weekend, or simply have another commitment or school work to be doing while others experience something, when you look at your phone, you see the photos, you see the story videos, and the group photos tagged with everyone who is not you. Even if it is total strangers, you feel like every single stranger did something you didn't. FOMO is not quite jealousy, but a little sigh-worthy moment, a quiet linger of dissonance.

One would argue there are different variations and levels of FOMO, some so minuscule that you would not even use that term to word it, and perhaps you don't.

The typical type of FOMO one thinks of is situational, where you are missing out on some event, whether that is a trip, an experience, or a night out at the bar. It can be simply being unable to participate or join the event, not receiving an invite, or seeing what others are doing and thinking you are not doing or seeing enough. This can be exacerbated with social media, as clips of skydiving in Interlaken flood the stories, and seemingly everybody does a Dublin or Ireland photo dump after St. Patrick's Day Weekend. Overall, this is like a single moment sparking the feeling that one experiences, and then passes by.

Another level is social FOMO, where you might feel like a group of friends is bonding without you. This can occur and be a bit difficult when you are abroad, as you are meeting and bonding with new groups of peo-

ple constantly, and trying to figure out who to hang out with. However, it can also be in relation to home friends, where you are worried about the status of your friend groups and your relationships. Perhaps you note your best friend always hanging out with other people, or your friend group has a new couple, and you are unsure of the vibes and what it will be like when you return. Both of these are fine, and both are normal, but both run deeper than just a simple occurrence, and can be understood as a sense of anxiety.

Then there is a FOMO that can occur in relation to your time abroad, perhaps thinking you're not maximizing every second of it. Typically, this is less about missing a certain thing or worrying about relationships or people, but rather stressing about how much time you have. It is looking at your time abroad as a time limit, worrying if you are doing enough, experiencing enough, and seizing every moment. It can be when you regret taking a chill day, or sleeping in because you think you need to be outside doing something, or traveling somewhere because you are only abroad once. At some level, it initiates a future fear that you will look back and think you missed out.

This relates to an existential level of FOMO, where one ponders their performance in life, if they are doing it right. It is looking at your experience in relation to the broader expectation and milestones, if you are thriving and having that perfect life you think you are expected to have, and that you hear about, if you did all those bucket list items. It can also be in relation to regular life, as if you got your internship, if you have that summer job when you get home, etc. Overall, it is when you are having anxiety, and stress over what you perceive life as supposed to and meant to be or do.

Then there is that FOMO rooted in social media and our digital lives, which is bigger than those occasional situations. It is the constant streams and posts of others' lives on social media that you feel you have to be connected to in order to stay in the loop. It might be constantly watching stories, to stay updated on lives back home, or staying signed into your sorority email to be up to date on what is going on. It is the

pressure coming from a notification, or lack thereof. It is trying to stay connected back in your home time zone. It is the feeling that you need to post and share what you are up to.

Either way, at some point in your experience abroad, there are going to be times you wish you were somewhere, with somebody, or missing something. It can be missing home, and your family movie nights, or college and your friends meeting up for drinks or a sports game. It can be your friend group abroad, on a trip, perhaps posting, perhaps not, while you are elsewhere, or going out to the bar with other friends without you. At some level, at some point, you will experience FOMO, at any of the levels, and that is a hundred percent okay, and completely normal. Perhaps, you feel a different type, or a combination of one's both myself and friends have felt, either way, it is okay, and it is normal. Acknowledge those feelings, do not suppress them, ignore them, or try to act like they do not exist, because they do.

Once you are able to note them, potentially taking time to figure out exactly how you feel and what is giving you those feelings, you are able to figure out the best way to address it. Perhaps that is stepping away from your phone, without the notification updates, and the subconscious click to scroll through your social media platforms. Maybe all you have to do is turn off your notifications, or put your phone on silent for a bit, or maybe it's better to always put your phone up at a certain time in the day. Taking that time to unplug can be refreshing, as it removes what is triggering the feelings, but also gives you that time to step back, quiet the jumble, and reset. It can be reshaping your thoughts and the narrative you are telling yourself. Noting that what you are seeing is not every single person's experience, and that you are only seeing what people choose to post. Looking at what you are doing, what you are gaining, perhaps you need a rest day and you are having a relaxing, chill moment. Stop the comparison and focus on yourself. Studying abroad can be an amazing time to learn about yourself as a person and grow. What do you want to do? What do you want to gain? What do you want to experience? Without the influence of somebody else, or what you see or hear, you have to. Re-

alize that you are living your own life; you cannot miss out on something if you are living out your intentions, your expectations, your decisions, and your definition of what matters. Similarly, create your own moments, and have things you do for yourself. This can be a small ritual, such as a coffee or sweet treat once a week, or a solo thrift or museum moment, or even a little evening walk, or sunset at Piazzale Michelangelo (a personal favorite). For a good friend who is eating bacon, to remind her of home and touch some grass after a long week where everything seems hectic. It can be absolutely anything, with the point and intention to do something that makes you feel like yourself, that keeps you grounded and a bit sane as you undergo so much in so little time. In relation to others and relationships, embrace those around you and be present, and set aside time to call and connect back home. Connect with those around you, cook a meal together, plan a hangout, or just talk. The people who can relate to you the most are those around you, as they also left home to study abroad; they are in the same place, taking the same classes, in the same school. It can be comforting to share a feeling and talk things out with others, knowing that you are not alone. Additionally, when it comes to friends and family back home, set time to talk to them, perhaps you have a set call time, or send a voice memo or two for the mini update moment. No matter what, know that your relationships have been built over time, and those closest are not disappearing with a little distance between you.

Studying abroad brings a lot of change, new experience, and new feelings; but embrace it, and those feelings. Realize that you are part of a small percentage of the entire world population that is having this opportunity, and even if you spent every day in your bed, you were in a bed hearing new sounds, in a new city, in a country across the world. Look at the positives and how amazing this opportunity is. Studying abroad is not about how much money is in your bank account, how many countries you go to, or how many “big” experiences you have. It is seeing a new part of the world, experiencing a new culture, and doing school in a new place. It is about learning a bit about yourself, doing things for yourself, and seeing the world through your own eyes. Seeing that the world can

be walking through a new neighborhood, journaling on a park bench or the riverside, or spending a day market shopping. It can be trying a new gelato flavor or testing out different cafe pastries. Rather than a fear of missing out, it should be a joy of missing out, a joy that you are doing what you want to do, that you are having your own experiences. It is finding the joy in your present life, finding the things that make you happy, and embracing them, living your life rather than focusing on or thinking about anyone else's. Only you can build your meaningful, authentic, once-in-a-lifetime experience, so build it for you, live for yourself, not for or through somebody else.

## Budget Your Study Abroad Experience with Me!

### **Why is it important to budget while abroad?**

Budgeting is important. It is a life skill that helps you with financial stability and helps set a baseline where you are controlling your money and where it is going, being aware of your spending. It allows one to save for an automobile or meet financial goals such as paying off debt, or loans. While studying abroad is not quite the same, one is still paying for tuition, rent and course fees, which may have been fully paid prior to your arrival, but also have travel, groceries, dining out, perhaps shopping for clothes, souvenirs, etc.

When studying abroad, everybody is coming from different monetary backgrounds, some solely using a parent's card or others have a monthly amount, while others have saved up various amounts from jobs, scholarships, and grants, with only a set amount of funds to spend throughout the semester, and without an income. If you have worked, you are typically used to a bi-weekly paycheck to budget with, or perhaps a monthly benefits check, or parents dropping money in your account, and studying abroad could have changed that, and typical students do not have a paycheck. This means that the money in your account is likely not increasing at any given time, solely decreasing as you lack an income

but still have expenses.

Every study abroad student has a different amount available to spend, and it is important to get an idea of yours, such as to make potential travel plans, allotted amounts to eat out and try new foods, as well as have experiences. While doing this, it is important not to compare your funds to others, noting different backgrounds, and that having different amounts of money does not need to limit your study abroad experience. Money is solely an aid, which may lead you to different things, perhaps an underground bar, or more authentic fresh markets; and having a budget, and sticking to it is not shameful, but rather respectable and responsible of you.

### **What happens if I don't stick to my budget?**

ADJUST! Whether that means adjusting the amounts you have allotted to different categories, or need to adjust your spending to stick to it. It is important to be flexible, not to let money be a stressor or put a damper on your study abroad experience, but rather note how to improve and do better.

Personally, I have failed a budget or two, things like dropping your phone in the Venice Canal or forgetting to validate a tram ticket end up with you spending a couple hundred that you were not expecting, or did not budget for. This is understandable; you are only human and life happens. Whether it is your first or seventeenth time budgeting, you are learning life skills and growing as a person. However, this also has led me to understand the importance of an emergency, or as I call it an 'oopsies' fund, to ensure a couple hundred dollars are set aside in case something happens, because you truly never know.

### **Making a Budget: Try a Spreadsheet.**

Feel free to search for a budgeting sheet, available on Google Sheets and Excel, and customize it to fit your budget. Edit categories to match what you need, feeling free to add or edit them throughout your experience. You can also convert an Excel into a GoogleSheet or vice versa.

If a spreadsheet is not for you, there are many budgeting apps available for purchase or download. Additionally, some banks incorporate a budgeting tool for planning purposes, and make it available to you from your account. Look into your bank and find out their resources.

### **Budget on Your Own: Step by Step Guide to Creating Your Own Budget.**

For starters, one needs to decide how much money they have and allotted to spending during their time abroad. One can leave it like that and divide certain percentages into various categories or take the semester budget and divide it into months, and then into each category. For example, if you are allotted twenty-five hundred dollars for the semester, you can either divide that into the 4 months studying abroad with \$625 dollars a month and budget that each month, or take your entire study abroad amount of \$2500 and allot an amount, such as \$400 for groceries, and then divide that into the 4 months to have roughly \$100 a month towards groceries. Either method works; it just depends on what is easier for you to break down and budget.

Once you have established your set amount per semester or per month, decide what your spending categories will be. This can include groceries, eating out, nights out (including club cover fees, and drinks at bars, etc), travel (which can be divided into subcategories of flights/ transportation, accommodations, food budget, souvenir shopping), fun funds (for experiences, like wine tastings, or pasta making class), or any other categories you want to categorize, and then most important a little oop-sies funds (just money set aside in case of something unexpected). One would recommend fairly medium sized categories, not too broad that it is difficult to categorize what falls where, but not too niche that budgeting becomes tedious.

Now, allot a certain amount or percentage of the budget into the categories. Noting which ones are more and less necessary and important. Such as groceries, and eating out may be a bit larger given you need to have food and eat everyday, and that category does not need as much as your nights out and buying drinks at the bars and paying your club

covers. Feel free to research certain percentage breakdowns, or use the spreadsheet budget as inspiration below.

Now that you have your percentages, and your budget for your study abroad, you can break this down into monthly, or weekly or bi-weekly to ensure you are sticking to your budget and adjusting as you see fit.

As you swipe your card and are spending, be sure to track your transactions, either keeping record of them, or signing in once a week to check, make this part of your like weekly chores, such as on your laundry day, you do your budgeting while they are in the wash. Tracking transactions can seem a bit tedious, but checking your bank account and noting how much you spent allows you to be prepared for your future, and ensure you won't be struggling as much at the end of your semester

As you budget, note how much you over or underspent, possibly adjust your categories to better reflect where you spend the money, and keep that monthly cap on the budget. If you have extra funds, you can decide to save them, or add them into your next budget because a little extra cash never hurts.

### **My Little Notes and Suggestions.**

I highly recommend a little oopsies fund. I hope you do not need to use it, but I used this to pay for hospital bills (which get refunded, but may need to use for a moment). My suggestion would be roughly \$250, or fifty to a hundred a month. And if you do not use it, then it can be extra spending money etc.

I also recommend that with travel, you book it early. So you may be spending more in that first month or two booking and planning all of your travel information, paying for flights, and your accommodations. With your budget, you can either budget a bit more to those travel categories in those earlier months, or when booking the travel, add it to the transactions and amount you spent in that month. For example if you have \$200 a month for travelling, and you book your spring break when you arrive in January, be sure to subtract your \$60 dollar flight from your

March travelling budget, or make your January travel budget closer to \$300 and update your march to \$100 and leave it as a January travel cost.

**Extra Little Tips to Stick to Your Budget.**

Sometimes it can be helpful to take out physical cash, and use that. This becomes especially true when it comes to spending money of the week. It can be easy to use ApplePay or just go around tapping and swiping your card, and while cash sometimes may also feel like fake money, it is not as endless. Limit how much cash you carry with you, perhaps you only take a 10 euro in your bag on your way out, and limit yourself to really think about what you are spending your money on. Perhaps that limits you to only coffee and a croissant for the day, to go back home to cook lunch. When grocery shopping, perhaps you do not pick up all the extra random sweets and chocolates, but limit yourself to just one or two to stick to your budget.

Additionally, when taking money out of an ATM, be aware of the conversion rates. I would suggest declining the automatic conversion, and charging your bank account in euros. This also applies with some online purchases, especially if using Paypal, as you will need to select your card, and then change the conversion to charge your card in euros, as Paypal's conversion rate typically runs higher than the banks. This also applies if a business offers your USD or Euro, as the business conversion rates are almost always higher than the rate your bank uses.