



FULLCIRCLE
FINANCIAL

Finding Joy in Missing Out

Hello Kathryn,

In today's volatile economy, have you considered trading your FOMO (Fear of Missing Out) for JOMO (Joy of Missing Out)? While social media showcases endless spending opportunities, there's unexpected freedom in consciously choosing to step back from the consumer treadmill.

Embracing JOMO isn't just good for your mental health—it's a powerful financial strategy. By identifying needs versus wants and creating spending boundaries, you protect yourself from impulse purchases that derail long-term goals. This approach is particularly valuable when managing your tax refund. Rather than viewing your refund as "extra money" for splurges, consider strategic allocations: boosting emergency funds, paying down high-interest debt, or contributing to your TFSA or RRSP—choices your future self will thank you for.

Curious about implementing JOMO in your financial life? Check out the articles below for insight into simplifying your life and the best uses for your tax refund this year. Have specific questions about your financial situation? I'm just a phone call away. Please share these resources with friends and family who might benefit from finding their own financial JOMO!



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Thoughtful Wealth Management Starts with a Conversation

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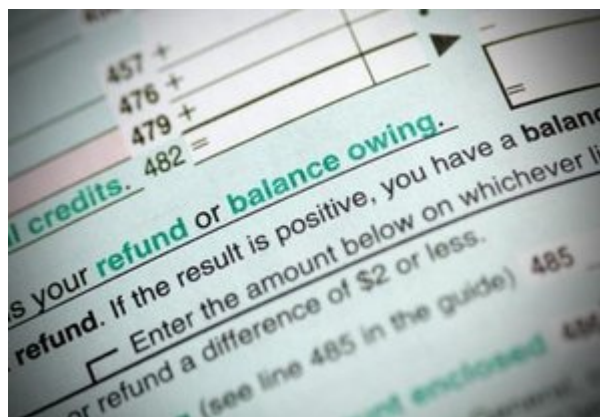
Never heard of JOMO? It's a cure for FOMO

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