Sticking to a budget can be hard even for savvy consumers. Don&#65533;t lose hope or motivation, though. As you get used to the process of setting up and sticking to a budget you are bound to encounter some &#65533;failures.&#65533; Every failure is good, however, because each failure teaches you something valuable about budgeting and planning. Savvy consumers learn from their mistakes even if it means they experience a temporary setback. It Happens To The Best Of Us

 There will be some times no matter how well you plan that you experience some setbacks. This happens to all savvy consumers at one point in their lives. Perhaps, you moved and your address wasn&#65533;t properly updated with one of your credit card companies. You make your monthly payments but you fail to realize you missed that one credit card payment because the bill never arrived. Eventually, the credit card company successfully processes your new address, and you receive your next month&#65533;s statement only to realize that your bill is past due and you were assessed a late fee of $35. Don&#65533;t get discouraged. You could try calling the credit card company to see if you can get the late fee waived. Many credit card companies offer to waive one yearly late fee especially if the consumer has been on time with payments. Even if you get stuck with paying the fee, don&#65533;t let it set you back.

Bounced checks can be one area where consumers encounter difficulties. Sometimes if you&#65533;re not careful you can end up being short just a few dollars in your checking account. This can set off a ripple effect where you end up racking up bounced check fees because several checks hit your account at the same time. Don&#65533;t lose hope. Learn from the experience, and do what some of the savvy consumers I know have done-hang onto your bank statement as a reminder to be more organized and not neglect balancing your checkbook.
Learn From It

Use your bad experiences as a reminder to be more organized and attentive in the future. The main thing is that when you experience a setback you don&#65533;t use it as an excuse to start a cycle of bad spending habits. Savvy consumers will recognize mistakes as opportunities for growth. &#65533; source : www.consumersavvytips.org&#65533;
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