HARD DAYS

I slipped

You used the card, missed the plan, or just stopped looking. It happens to almost everyone who does this for real. Here's how to restart.

First, a few true things

- One bad week doesn't undo months of good ones. Every payment you made still counts.
- Feeling bad is normal. Staying stuck is optional.
- The plan was built for a real life, and real lives have bad weeks.

The 3-step reset

1. **Look, don't judge (5 minutes).** Open the account and write down the new number. Just the number, no story about what it says about you.
2. **Stop the leak (today).** If something caused it (a stressful day, an app, a store), make it a little harder next time: delete the saved card, unfollow the shop, leave the card at home for a week.
3. **Make the next payment (this week).** One normal payment puts you back on the plan. If the slip added debt, add it to your **debt list** and keep going.

If it keeps happening

That's a sign the plan is too tight, not that you're failing. Give yourself a small amount of fun money each paycheck, or slow the extra payment a little. A plan you can keep beats a perfect one you can't.

Quick what-if: **see what a later date would need →**