
Are Debit Cards Good Or Bad For You As A Consumer

Contributed by Webmaster

By Aydan Corkern

If you are like most of the people in this great country of ours, then you probably have a debit card through your bank. Do you like yours or is it a pain in the rear? There are a lot of good points to them and they can really be easy to use. Sometimes they are just as easy to use as a credit card, and they can get you into as much trouble as one. If you have one, you need to treat it just as you would your checking account or even your credit cards. If you don't have the money in your account, then you really need to make sure that you don't use this card until you do.

Most of our young children don't know how to use a checking account the right way, and they have the same problem when using their debit cards. Most of them think that when using this card, it gives them the freedom to use this card even when they don't have the money in their account. If this happens to your children, try to help them out as much as you can maybe by not paying their bills that will come from this mistake but helping them to understand that they can't keep doing this because they will only have to pay all of these fines and fees.

Even in your own debit card account, you need to make a good example for your own piece of mind and also help your children to understand the right way to use any method of money control. If you can give them some money each week, try to help them spend this money wisely and not overspend the amount that they have. Don't give in and just give them the extra money they need, as this won't teach them to be money wise. They will need to see that if they try to keep buying things that they don't have the money for that they can't just take out a credit card or their debit card to pay for the rest.

When you have problems with the usage of your debit cards with your bank, you will end up with all of these fees and the fines can sometimes be more than the original amount, costing you a lot of money that could be really hard to come up with. If this happens, you might want to stop using this account until you have it straightened out or just close the account until later when you have a better paying job and have some more money experience.

Aydan Corkern is a writer of many topics, visit some of her sites, like

[water damage florida](#) and [water damage miami](#).