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## THE APP RAP

By Eric Pawlakos

**App:** BillGuard by BillGuard Inc.  
**For:** iPhones and Android phones  
**Price:** Free

Most everyone who uses credit cards has had the frustrating experience of seeing charges (called 'grey charges') on their bill that shouldn't be there or aren't recognized. According to U.S. News and World Report, some examples of these grey charges include "... magazine and online game subscriptions, automatic renewals and free services (free-trial) that switched to premium paid services without your knowledge." Surprisingly, these grey charges cost U.S. consumers over \$14 billion annually. However, there is a very simple-to-use app called BillGuard that can help spot these charges quickly. Basically, BillGuard lets you review all your credit card charges on your smartphone whenever you want and, as charges occur on your bill, the app immediately displays them. Based on data collected from its many users, BillGuard will flag charges that members of its network frequently report as unauthorized or questionable. If the charge looks 'ok' to you, just confirm it on the app. If something doesn't look right, it is an easy automated step to instruct BillGuard to contact the merchant for

you. You no longer have to wait for your credit card to be frozen at an inopportune time or for your bill to arrive to find out if someone else is using your charge card. With BillGuard, you can keep close tabs on your credit card activity anytime, anywhere.



Eric is a sophomore at UC Davis, majoring in statistics. He is a member of the UC Davis rugby team, enjoys playing guitar, and is a reporter on the radio show Express Yourself!™

## Share Your Celebrations and Remembrances

If you would like to share an announcement about a special event or achievement, such as a wedding, engagement, scholarship or graduation of a local resident, or about a special person from Lamorinda who has passed, send a photo along with your text (up to 250 words) to storydesk@lamorindaweekly.com, and include "Celebrations and Remembrances" in the subject line.

# TEEN SCENE

## Overcoming Irritations

By Linda Lan Phung

We all have that one friend or family member who is consistently annoying. He or she borrows your belongings without consent, bumps into you without apologizing, or constantly complains. The issues are sometimes more grave like gossiping about your personal life or whispering secrets.

Recently, a situation arose that I had to address with a friend from middle school. Approaching the topic and the time to talk were challenging. How could I tell her, without offending her, that she hurt me with her behavior and that I wanted her to change?

A Miramonte High School senior who was facing a similar situation with a classmate who was constantly texting her asking for homework instructions suggested to me to "talk to the person and if change doesn't happen, talk again." By responding in a polite manner, the senior was able to resolve her problem by recommending that the student look at the homework agenda.

For an anonymous junior, her father's loud eating habits bothered her. However, she said, "It is better to ignore the little things instead of criticizing something that is not a big deal." She continued, adding, "I do not want to hurt his feelings."

No matter how frustrated or irritated we become, we have to choose our battles. Sometimes the person that aggravates us the most may not even be aware that they are causing a maddening situation.

A freshman friend of mine would text people late at night, without realizing that her friends were already asleep. She said, "One day, one of them bravely told me that my texts woke them up and that I needed to text earlier." Because she was told in a straightforward manner, she was able to alter her texting habits. No ugly confrontation occurred,

and the two continued their friendship. She was able to salvage her other friendships by being more aware of others' lifestyles.

I was able to solve my own issue through talking to my friend, saving a friendship of more than five years. Communication is vital in any kind of relationship. Rather than bottling up feelings, it is better to face conflicts head-on. We also need to be aware that we can't change another person. We only have the power to change our self. It's not what happens to us but how we respond to it that matters. If the issue is not that monumental of an issue, it may be best to just "let it go" but when something is truly egregious, we must confront the problem with diplomacy and tact. As teens, engaging in a constructive conversation is an essential lesson that will help us overcome irritations and maintain positive relationships for a lifetime.



Linda Lan Phung, a Miramonte High School senior who volunteers throughout the East Bay, is an officer with Club Be the Star You Are!®, and strives for 17-second miracles, inspired by author Jason Wright.

Teen Scene is YOUR voice. If you have something to say or have writing skills and want to be part of our Teen Scene team, email our Teen Coach, Cynthia Brian, Cynthia@CynthiaBrian.com.

The opinions expressed in Teen Scene are those of the writer and not necessarily those of the Lamorinda Weekly.

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