Supplication when stricken with a mishap or overtaken by an affair

'The strong believer is better and more beloved to Allah, than the weak believer and there is goodness in both. Strive for that which will benefit you ,seek help from Allah and do not despair. If a mishap should happen to befall you then do not say 'If only I had acted...such and such would have happened'.

...for verily 'If' lets in the work of the devil.'
Rather, say:

قَدَّرَ اللهُ وَما شاءَ فَعَل

Qaddaral-lah, wama shaa faal

'Allah has decreed and what He wills, He does.'

rebukes due to negligence and slackness, but take to determination and caution, and if a matter should overtake you then say:

Hasbiyal-lah, wanimal-wakeel.

'Allah is sufficient for me, and how fine a trustee (He is).'