

# 5 items you should never carry in your wallet!



## Is this you?

If so, take a minute to go through each and every item in that wallet! There are some things you should surely throw away, and there are others you should take out and file away immediately to prevent identity theft.

### 1. Social Security Card

It may seem obvious to not carry this with you, but many people have long kept their SS card in their wallet. But think about it: if you have your number memorized, which most of us do, when do you actually need your card? Have you ever had to present your card to someone? Carrying this information around with you is a bad idea. If the wrong person gets ahold of your number you could end up with loans opened up in your name and new credit card accounts.

### 2. Passwords

It seems every website we visit now requires a password. How are we ever supposed to keep up with them all? It's a great idea to have a cheat sheet where all your passwords are kept, but do not be tempted to keep this information in your wallet. Instead, keep your notes at your desk or filed away somewhere at home with other sensitive information.

### 3. Credit Cards

Many of us are way past the point of having just a credit card for "emergencies" (last time I checked, few emergencies occur at Macy's). It's hard to check out at any retail store without being asked if we'd like to "save 10% by opening up a store credit card." No matter how many cards you have, it's wise not to carry all of them in your

wallet at once. Think about it: if your wallet is stolen or lost, would you want someone to have access to every account you have? Instead, keep one card with you for those emergencies and leave the others at home in a safe place. This can also keep you from making spur of the moment purchases you'll likely regret.

### 4. Receipts

Once you get home from a store after making a purchase, decide right then if you need to hold on to the receipt. Is there a chance you're going to return the item? If not, then toss the receipt right away. If it is a larger purchase, you may want to keep the receipt until after the purchase shows on your next credit card statement, to ensure you were charged the correct amount.

### 5. Checks

Carrying paychecks or personal checks in your wallet is a risky practice. Unless you're on your way to the bank to make a deposit, keep your paycheck or personal checks made out to you in a safe place at home. Direct deposit or mobile deposit are less risky and more efficient for ensuring your money makes its way into your account.