



## NEVER KEEP THESE 7 THINGS IN YOUR WALLET

Losing your wallet is a pretty awful experience. In addition to losing the cash it holds, you also have to deal with replacing your driver's license and credit cards. Plus, people also store personal items in their wallets—passwords, receipts, Social Security cards, etc. Unfortunately, if your missing wallet winds up in the wrong hands, those items make it easy for a criminal to steal your identity, which puts even more of your assets at risk. So, to protect yourself from that nightmare if your wallet goes missing, never keep these seven things in your wallet:

**Your Social Security Card.** Your Social Security number (SSN) is tied to a range of sensitive personal information—from bank accounts, to health insurance, to tax returns. That's why it's the key thing identity thieves look for. Memorize your SSN for the times you need to use it, and keep your Social Security card in a safe place—not your wallet.

**Lots of Credit Cards.** You need to keep a few credit cards in your wallet—just not too many of them. If you lose your wallet, you'll have to cancel every card in it—as well as dispute any fraudulent charges made before you were able to cancel. So, don't make losing your wallet a bigger hassle than it needs to be. Carry only the credit cards you regularly use, and keep the rest at home.

**Checks.** If pickpockets wind up with your blank check, they can readily forge it and transfer money from your account to theirs. Only carry checks written out to a specific person.

**Receipts.** Clever thieves can use the information on receipts to figure out what store you shop at and when you usually go. With that information, they can use your credit cards to make ostensibly legitimate purchases. Put the receipts you want to keep in a safe place at home.

**Password and PIN List.** Writing passwords and PINs down in one place is a helpful way to remember them—and a piece of paper can't be hacked. Just don't keep that piece of paper in your wallet. If you lose it, someone will have access to your bank accounts, email, and other personal accounts. Store your password and PIN list in a safe place at home.

**Spare House Key.** Think about it—if your wallet has your driver's license and a spare house key, you're letting thieves know where you live and giving them access. Keep a spare house key in a safe location, or with a trusted neighbor.

**Your Birth Certificate.** This is a trusted document for verifying your identity, so you don't want to store it in your wallet. Whoever winds up with your wallet is a step closer to stealing your identity. Since you don't often need your birth certificate, keep it in a fireproof lockbox or safe at home, or in a bank safe deposit box.



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