

10 Things you should never carry in your wallet

Ladies and gentleman, I've done the unthinkable. I've done the one thing that weakens women and mortifies men. No, I'm not talking about [public speaking](#). I've un-clutched my handbag and unwrapped my wallet. Yes, I've gone and dumped the contents of my purse for all to see.

I suppose this bold move is inspired by purging my [80s crap](#) from my parents home the other day. Perhaps I just feel the need for some serious public scrutiny. In all honesty, I think I just need to shame myself into facing a common reality – we humans carry a lot of [crap](#) with us everyday. I am human, I have way too much crap in my purse.

My turfed tote-bag tally is mind boggling. On any given day, I carry a wad of paid bills, another wad of unpaid bills, a menagerie of makeup, a pack of tampons, Advil pain pills, receipts, coupons, expired coupons, way too many loyalty program plastic cards, tangled pony tail elastics, a bevy of barrettes, a pen, a check book, some chocolate, and dental floss. Shrug.

I suppose I carry the Advil to help with the shoulder pain I suffer from hoisting all this s\$it daily. Perhaps I need 5 lip glosses to kiss my sanity goodbye when rummaging through unfurled tampons. Perhaps I just enjoy chomping at the bit when teething for some needed dental floss. I dunno. For whatever reason, I seem to have accumulated a lot of junk in my trunk and need to lighten the load with some serious consideration. Are there things we should never carry in our purse or wallet? Certainly, bringing bags of bills along with me every day is silly. But seriously, could a cluttered purse or wallet cost you if lost or stolen?

Here are ten things you should never carry in your purse or wallet:

1. Social Insurance Number or Social Security Card:

I know sooo many people who carry this vital bit of information with them. Please reconsider. With identity theft running rampant the last thing you want to lose is the one card which identifies every aspect of your financial and personal life. I keep my card in a safety deposit box at my local bank. In the rare instance I need it for a new employer I just make the trip to my financial institution. I actually memorized these vital digits years ago since I learned how much financial, governmental, and personal information is stored within the code. Your Social Insurance Number (SIN) or Social Security Card can easily be considered just a piece of plastic, but in the hands of an identity thief this plastic card is golden.

2. Passport and Birth Certificate:

You probably already carry your driver's license with you. So why bring a birth certificate and passport along for the ride? If your wallet or purse is snatched, you're going to lose all pieces of personal identification at the same time. Putting too many eggs in one basket puts you at risk for

loosing all official identifying items. Diversify your holdings by bringing just a driver's license with you, and leaving everything else in a safety deposit box or at home.

3. Checkbook:

I am so guilty of this one. But seriously, don't carry your checkbook unless you absolutely need too. Checks are dangerous pieces of documentation since they list your name, address, bank account number, bank routing number, and bank name. All of this information is key for thieves to tap into online transfers and electronically move money from your account to theirs. Besides, how often do you need to write a check anyways?

4. Keys:

I stopped carrying keys in my purse about a year ago after learning of the nightmare my friend Sandra went through. When Sandra's purse was stolen at work, not only did she lose all her identification and banking cards, but she couldn't drive her car home and was unable to get inside her house. If she had kept her keys in her pocket (like guys do) then she could have minimized the trauma of having her purse plucked. On a safety note, keeping your house keys with your home address is a recipe for disaster, especially if you live alone. When Sandra lost her keys, she lived in fear of being robbed or attacked for the first few nights until her locks could be changed. Be safe, keep your house and car keys outta your purse.

5. Numerous Credit Cards:

Stop carrying numerous credit cards and limit your purse or wallet to just one or two plastic pieces. Carrying fewer credit cards helps limit the amount of financial damage from a charging thief. How many credit cards do you need anyways? Try toting just one or two cards from only the major cardholders (Visa and MasterCard).

6. Business Cards:

Do you really want a tricky thief to know where you work too? Business cards are calling cards for letting people know your title, occupation, and place of employment. The last thing you need is to be identified as high net worth individual by telling thieves you are Senior Vice President of X, Y, or Z. If you must market yourself with business cards, try keeping them in a special case in your pocket.

7. Glasses:

Do you want to see the expression on your face after losing your clutch? Then better keep your specs safe by keeping your peepers outta your purse. Many people carry a spare pair in case they need to ditch their contacts. If you're one of these people, then consider hauling an older pair. Losing your best specs will leave you sight unseen if you need to replace them quickly.

8. Mega Moolah:

Do you carry stashes of cash? Like to wallet wads of wealth? Well, kiss your cash goodbye cause carrying much moolah means it's gone for good. It's easier to get credit card transactions canceled than it is to recover stolen money. Consider carrying as much cash as you can stand to lose. Even though cash is king, there are very few things a credit or debit card can't buy.

9. Flash or USB Drive:

I love to carry my little USB Drive with me. There's no better place to save my blog stories when I'm on the go. The problem is, if my purse is pilfered, then I am stuck without a post to share. So keep all crucial information saved on a USB Drive in your pocket. Your blog readers just might thank you. 😊

10. Condoms:

Stop being a good boy scout by storing a sheath in your wallet. Being prepared is badge worthy, but the consequences may leave you unsafe. Condoms can degrade when placed in a warm wallet. The added pressure of sitting on a prophylactic can also break down your trusty barrier. Keep yourself safe by storing your condoms in your partner's purse or in a jacket pocket. Protecting oneself is the best financial decision ever, scouts honor!

Indeed, carrying too much of the wrong stuff can really cost you. Do you tote too much stuff? Is your bag bursting at the seams? What's in your wallet?
