



Your Wallet

» Remove your checkbook from your purse

Checks often list your name, address, bank account number, and routing number, vital information a hacker could use to access an account or set up an automatic payment online. Unless you need your checkbook to pay for something, leave it at home.

» Tuck a baby picture into your wallet

If your wallet is ever lost or stolen, research from Scottish psychologists suggests that wallets with baby photos are more likely to be returned.

» Create an online Social Security account

One way to protect your current or future Social Security benefits is to register for an account at ssa.gov/myaccount. This simple step will prevent hackers from logging in as you and using your personal information to divert your benefits to themselves and allow you to check your earnings information.

» Dust off your gift cards

Each year, roughly \$1 billion in gift card balances goes unused, according to estimates by the research firm CEB TowerGroup. Move any gift cards that might be gathering dust to the front of your wallet. If you have cards you're unlikely to use, consider

selling them on a site like Raise or Cardpool. Both take a commission off the resale, but scoring \$85 to spend wherever you please is better than \$100 stuck on a card you'll never use.

» Empty your coin compartment and cash it in

Stray change can add up to sizable savings over the course of a year—but only if you're intentional about it. Instead of keeping loose quarters and dimes in your wallet, set up a pretty jar by the front door so you can stash coins there each day. If watching your spare change pile up motivates you even more, consider adding single dollar bills to the jar as well. Research shows that people are less likely to break larger bills for small impulse purchases, so clearing the \$1 bills out of your wallet may help you save in more ways than one.

» Make your money goals tangible

Think of one specific savings goal you have, like helping your daughter pay for college or buying a new car. Then find a picture that makes that goal feel attainable (say, your kid in her high school graduation cap or an advertisement for your dream car). Now attach that picture to your debit or credit card with a rubber band so every time you reach for plastic to make a purchase, you'll be reminded of what you're saving for.

KNOW YOUR NUMBERS

Keep these digits top of mind, suggest WD's financial experts.

CREDIT SCORE

The number can give you a heads-up about whether you'd qualify for a home or car loan—or if someone has stolen your identity, says Anna Sergunina, a certified financial planner with MainStreet Financial Planning in Burlingame, CA.

WHERE TO FIND IT:
creditkarma.com

TAKE-HOME PAY

"The amount that lands in your checking account can be far from the number you negotiated when you took a job," says Sergunina. "It's important to see where your paycheck is going."

WHERE TO FIND IT:

Request to see your pay stub through your company's payroll department.

MAXIMUM RETIREMENT CONTRIBUTIONS

"The IRS changes the maximum allowable contribution to IRAs and/or 401(k) plans often, so keep an eye out late in the year for the new numbers to be announced and try to achieve it," says Kathleen Campbell, founder of Campbell Financial Partners in Fort Myers, FL.

WHERE TO FIND IT:

irs.gov (search "retirement contributions")



SOURCES: Mari Adam, founder of Adam Financial Associates in Boca Raton, FL; Kathleen Campbell, founder and principal of Campbell Financial Partners in Fort Myers, FL; Cathy Derus, C.F.A., financial planner and founder of Brightwater Financial; Megan Gorman, founding partner of Chequers Financial Management in San Francisco; Abby Kovach, registered investment adviser and founder of Abby Kovach Financial Planning in Erie, CO; Gregg Murset, C.F.P., financial planner and founder of BusyKid; Lauren Tatar, founder of Easy Tax Appeals; Liz Weston, C.F.P., personal finance expert at NerdWallet.