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.