



SOUTH CAROLINA FAMILY AND COMMUNITY LEADERS

Affiliated with National Volunteer Outreach Network, Country Women's Council, U.S.A., Associated Country Women of the World and in partnership with Clemson University Cooperative Extension Service
SCFCL website: <http://www.scfcl.com>

Leader Training Guide

What's in Your Wallet?

Objectives:

The participants will be able to:

1. Select important items that should be in your wallet
2. Eliminate items that do not need to be carried around with you daily.

Lesson Overview/Introduction:

What is in your wallet? Probably more than is needed. Can you name everything in your wallet? This lesson will help you determine what belongs in your wallet and what is better left at home. Be safe and do not take everything but the kitchen sink.

Lesson:

Your wallet shouldn't weigh down your purse or pocket, but you should also make sure to carry what you need everywhere you go. There are a few items that *must* go in your wallet, not only to allow you access to the money you need, but to keep you safe in an emergency.

Give out the handout and ask your audience to write down what is in their wallet WITHOUT LOOKING. If your wallet or purse was stolen, could you tell the police everything that was in your wallet? What credit cards will you have to notify? What is their phone number? On the other hand, if you had a medical emergency, do you have an easy to find emergency contact number in your wallet or purse?

Have each participant try to write down what's in their wallet. Afterwards let them check what they got right and what was missing.

Here are a few things you won't want to leave home without — and a few other things you should leave at home.

1. Cash

You likely use your credit or debit cards for purchases, but it's important to carry a bit of cash, too. You will likely have to make the occasional cash purchase, and it is good to be prepared, so you do not get stuck trying to find an ATM or bank.

2. Two Credit Cards

It is wise to not only have your main credit card in your wallet, but also a spare one. You do not want to get caught by surprise if there is a technical issue with your main card, you reach your spending limit or a retailer does not accept that type of card. If you have more than two cards, you could leave the extras at home unless you plan to use one of them. If your wallet gets stolen, only having to report the theft of two cards can save you some time compared to reporting many credit cards stolen.

Keep a copy of the front and back of your credit and debit card will make a police report easier. You will also have the number for calling to cancel a stolen credit card. Keep this information in a safe place at home. **NOT IN YOUR WALLET.**

3. Debit Card

Not only can you use your debit card to make purchases, but you can also use it to get cash at an ATM or bank. If you need cash quickly, a debit card is the way to go — cash advances on your credit card will hit you with higher interest charges that begin to rack up immediately.

4. A Form of Identification With Your Current Address

There are so many instances where you need official identification that it just makes sense to keep it in your wallet at all times. From driving to checking into medical appointments and beyond, you will need your I.D. with you. Your driver's license can serve this purpose. In 2020, a new driver's license will be required to travel by air.

5. Emergency Contact Information

Keep a card in your wallet with your phone number (so if someone finds your lost wallet, they can call you). Also include contact information for friends or relatives who can help in a medical emergency. If you have severe allergies or medical conditions that medical personnel should know about, include that on the card as well. Carrying this information could save your life.

6. Insurance Cards

Don't leave home without your medical and auto insurance cards. You will absolutely need access to this information in the event of an emergency.

Try Not to Carry These Items

1. Social Security Card, Birth Certificate or Passport

Sometimes it is necessary to have these items with you — when you travel or have to show multiple forms of I.D. — but once you no longer need them, store them at home in a secure place. If someone steals these items, they may try to steal your identity.

2. A Spare Key to Your Home

Don't keep an I.D. with your address on it -- plus a spare key in your wallet together, because they make it easier to locate and break into your home. If you worry about losing your keys, it's much safer to leave a copy with a trusted friend or neighbor.

3. A List of Your Passwords

Don't make it easy for thieves to spend your money on retail sites, or worse, have access to your online banking accounts. If you must keep a written record of your [passwords](#), keep it in a secure place and don't ever carry it with you.

4. Blank Checks

These also make it far too easy for someone to steal money from you. Fill out a check in advance, but don't carry blank ones in your wallet.

Suggested Materials:

<https://www.thestate.com/news/politics-government/politics-columns-blogs/the-buzz/article202623394.html> Additional information on new driver's license

Suggested Activities:

Lesson Summary:

It is hard to keep up with everything in your wallet, but stay organized will make things much easier. Carrying less items will also make everything more organized.

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DO YOU KNOW WHAT'S IN YOUR WALLET?

Step 1: Without looking, make a list of all of the items in your wallet—NO PEEKING!

Step 2: Put an “X” next to any item that has your Social Security Number (SSN) listed on it.

Step 3: Now open up your wallet and make a list of what's REALLY in your wallet.

Put an “X” next to anything that has your SSN on it.

What's in your wallet?

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____

What's REALLY in your wallet?

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____

Make a list of the cards you carry in your wallet.

1. (name of card)	(card number)	(phone #)
(address)		
2.		
3.		
4.		
5.		
6.		
7.		
8.		