

## Detox Your Wallet

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Because our wallets go everywhere we go, they get weighed down with all sorts of unhelpful junk, like ticket stubs, receipts, discount cards, etc. But de-toxing your wallet is not as simple as turning it upside down and shaking everything out. Here's a plan for reducing the clutter in your wallet:

**Out With Waste-of-Space Cards** -- Time to say "see-ya" to your shopping cards. Sure they might offer you discounts, but they also encourage you to keep spending. Keep one or two that you frequently use. Only keep cards that are current and used regularly.

**No More Useless Paper** -- Go through your wallet and take out all the old receipts and ticket stubs. Do the same with little bits of paper with telephone numbers and names.

**Keep Photos to a Minimum** -- Sure, its great to have a photo of your loved ones, but do your wallet a favor and move those pics to your smartphone.

**Farewell Fantastic Plastic** -- Now comes the crunch. Time to remove any excess plastic ... that means credit cards. If you have lots of cards, close them down and consolidate your debts on a lower-interest rate card.

**Stash Your Cash Neatly** -- A good way to know exactly how much cash you have on you is to get into the habit of putting your notes in their proper compartments. By organizing, you not only have an idea of how much you have, but may reduce your trips to the ATM.

**Spend Your Shrapnel First** -- No one likes to break a note, so make it your mission to use up all your coins first. This way you won't be so tempted to splurge on impulse buys. Plus getting rid of the heavy silver will do a lot to de-clutter your wallet.