

What to Do When You Lose Your Wallet

The Motley Fool

By Elizabeth Brokamp

I spent last Monday looking for my wallet, racking my brain for where in the world it could be. Trying to remember where I had it last, I could only retrace my steps back to **Target**, where I'd shopped (and bought entirely too much, by the way) earlier in the weekend. After that, nothing. Nada.



My wallet wasn't in the car, or tossed in one of my shopping bags, or sitting on the desk, or stuck between the couch cushions. The dog didn't eat it because, as yet, we have only a parakeet. I had a sinking feeling it was lost for good.

So, I thought to myself: Now what? My whole life was in there — not just my photo and home address, but, technically, the permission to use my car (driver's license), my access to medical care (insurance card), my source of entertainment (library card — no snarky comments, please), and my buying power (credit and ATM cards). Luckily, my Social Security card and passport were not in the mix. But still, this is enough gone missing from one's life to cause major inconvenience.

The aggravation of replacing your wallet's contents can get trumped, however, by having to explain to your credit card companies and the credit bureaus that no, you did not go on a wild shopping spree in Rome this week, and no, you didn't apply for all those new credit cards. Missing wallets can, unfortunately, mean that thieves are fast at work.

Here's a quick guide on how to foil the bad guys (and save yourself a big headache):

Equifax: 1-800-525-6285

Experian: 1-800-493-1058

TransUnion: 1-800-916-8800

Contact the DMV. You should report your driver's license missing and apply for a replacement with a different number. Be prepared for next time.

1. Xerox the contents of your wallet, front and back.
2. **Monitor your credit** by obtaining your free annual credit report.
3. Guard your Social Security number by removing it from your wallet.
4. Pore over your bank and credit card statements to be sure no charges are fraudulent.

Want some more tips on keeping your private information private? Check out these articles:

[Win the War Against Identity Theft](#)

[Fighting Identity Theft the IRS Way](#)

[Types of Identity Theft](#)

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