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How to Pack Your Wallet for the Road

Make it your best friend, not your worst enemy

When the overstuffed wallet in his back pants pocket caused him to sit on a slant, George Costanza crammed some paper napkins into his other back pocket to balance himself out.

As a wallet-carrying culture, we really haven't been the same since.

In the ensuing years since that classic "Seinfeld" moment, you've perhaps regularly cleared out the useless cards, receipts, and slips of paper from your wallet, purse, or European carry-all. And if you're like me, you likely do this right before you leave for a trip.

Should you be on the verge of some wallet pruning, it may be time to think about what cards you really need on the road.

Bring the benefits.

Racking up free plane tickets and hotel stays is as easy as using a credit card that's in cahoots with an airline or [hotel chain](#). But which card do you use? The answer should depend on where you most want to travel, suggests self-described "hotel point pack-rat" and [AllBusiness.com](#) blogger Ken Walker.

For personal travel expenses, Walker uses a Marriott Rewards Visa. "I chose Marriott because they seem to be in more of the countries [my wife and I] like to visit," he explains. "We toured Italy for 10 days and in 6 cities, we found a Marriott in every one of them and we didn't spend a dime of our own money."

Meanwhile, over at American Express, you can get either a standard or business Starwood Preferred Guest card, both of which net you free Starwood hotel stays and other travel perks like travel insurance and roadside assistance. The only significant difference between the two cards is that the business version gives you “OPEN Savings” discounts with such companies as FedEx, Hertz, Hyatt, and Barnes & Noble, while the regular card does not.

If you do plan to spend overseas, look carefully at any surcharges levied by your [credit card company](#). Tour leader and [Trip Chicks](#) co-owner Ann Lombardi notes that with a Capital One Visa card, there’s “no surcharge tacked on for charges on purchases made in foreign [currency](#). Most other credit cards have a costly rate of exchange from international currencies to U.S. dollars, [which] can make a big difference on your credit card bottom line,” she says.

Auto club cards can save more than your stranded self.

“I can’t think of a more valuable card to carry when traveling than the AAA membership card,” says Suzanne Rowan Kelleher, co-founder and editor-in-chief of family [travel site WeJustGotBack.com](#). “The \$64 annual membership fee can be easily recouped many times over in a [single trip](#), since membership entitles you to significant savings at hotels, restaurants, attractions, and so many other travel-related enterprises.” AAA’s “Show Your Card & Save” program for these and other services is available in the United States as well as 10 other countries.

Blank cards can be better than bank cards.

[RoadTripAmerica.com](#) publisher Mark Sedenquist recommends stowing some blank 4x6 index cards in your glove compartment, noting that when he’s “going to be away from the car for a short walk or longer day hike, I always fill out one of these cards and leave it in the glove box.” In addition to providing his name, contact information, and an emergency contact number, he indicates “where I’m walking to and what time I expect to return to the car. If I don’t return when planned, and if a peace officer opens the car looking for clues as to the reason the car is still parked there, he or she will probably find that pertinent information in the glove box.”

Carry a language “cheat sheet.”

Ordering a meal in a language you don’t completely understand can be a hoot, but the fun stops when you can’t adequately communicate your allergies or other medical conditions, says travel writer and former flight attendant Beth Blair, who “highly recommends that travelers not fluent in a native language bring along translation cards” with such messages as “I’m allergic to peanuts” or “Please bring me to a hospital.” Laminated wallet cards are available from companies like [Select Wisely](#) and [Allergy Translation](#) or you can take a stab at making your own. While you’re at it, Blair adds, “cheat sheet cards translating how to order a beer or ask directions to the bathroom are good, too.”

Leave the personal info at home.

Never carry your social security card or anything with your social security account number (SSAN) on it, urges John M. Wills, a former Chicago police officer and retired supervisory special agent for the FBI.

“That number is the key that opens the door to a stolen identity. Your SSAN should be one of the numbers to commit to memory,” Wills says.

Wills also discourages carrying any slips of paper with important numbers, such as “credit card or bank account numbers. They’re easily lost and depending how much info accompanies the number on the paper, easily taken and copied,” he says.

Lombardi, who has traveled to more than 70 countries, is a fan of ATM cards for yielding “the best rate of currency exchange,” but she’s not a fan of debit cards “as they can be used for purchases, too, and if they fall in the wrong hands, there goes your bank account.”

While you’re leaving certain cards at home, Wills says you might want to leave your wallet there, too.

“The likelihood of a lost or stolen wallet while travelling is high,” he says, given your exposure to pickpockets as well as the possibility that you might lose track of your wallet at ticket counters and security checkpoints.

Instead, one more suggestion from Wills, which George Costanza certainly wouldn’t understand, is carrying only the cards you need “in one of your front pockets with a rubber band around them.”