

Your Driver's License From These Eight States May Not Let You Fly

Air travel is about to get a lot harder if you live in certain states...

Starting in January 2018, you won't be able to use your driver's license as a photo ID when flying if you live in one of these eight states:

- Kentucky
- Maine
- Minnesota
- Missouri
- Montana
- Pennsylvania
- South Carolina
- Washington

That's because the REAL ID Act passed in 2005 requires driver's licenses to meet specific regulations. The states listed above have yet to meet these standards.

And if you have a license from some of these states, as of **January 2017** you can't access federal buildings or nuclear power plants with your state-issued driver's license. It won't count as an acceptable form of photo ID.

Federal buildings include U.S. courthouses, VA offices, and more. For example, one federal building in Fort Snelling, Minnesota houses the headquarters for the region's Department of Veterans' Affairs, military recruiting offices, Homeland Security offices, an immigration office, and two banks.

If you're trying to get in with just a Minnesota license, you'll be sent packing.

These eight states aren't the only ones affected. Sometime within the next year, your license won't be valid as a photo ID in 18 other states...

As of **June 6, 2017**, Alaska, Kentucky, Oklahoma, Oregon, South Carolina, and Virginia driver's licenses will no longer be good to access federal buildings.

As of **October 10, 2017**, California, Idaho, Illinois, Louisiana, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, North Dakota, Rhode Island, and Texas licenses will no longer be good to access federal buildings.

Also, all states must be compliant by **October 1, 2020** in order to use driver's licenses as a valid form of photo identification to fly. That affects all 25 of these states mentioned.

What to Do Now

So what do you do if you live in one of these states and you need to get another form of ID?

With a new head of Homeland Security (the department that oversees TSA) starting soon, we don't know what that will mean for security measures and possible new procedures.

Just last year we saw longer wait times and the elimination of the free program TSA PreCheck (everyone must now pay for the service).

If you want to apply for another form of ID, here are the ones accepted under the REAL ID Act (reprinted from the Transportation Security Administration website)...

- U.S. passport or passport card
- DHS trusted traveler cards (Global Entry, NEXUS, SENTRI, FAST)
- U.S. military ID (active duty or retired military and their dependents, and DoD civilians)
- Permanent resident card
- Border crossing card
- DHS-designated enhanced driver's license
- Airline or airport-issued ID (if issued under a TSA-approved security plan)
- Federally recognized, tribal-issued photo ID
- HSPD-12 PIV card
- Foreign government-issued passport
- Canadian provincial driver's license or Indian and Northern Affairs Canada card
- Transportation worker identification credential
- U.S. Citizenship and Immigration Services Employment Authorization Card (I-766)
- U.S. Merchant Mariner Credential

The easiest option for most folks is a passport or passport card. If that's you, know that each one comes with a security risk...

Since 2007, the U.S. State Department has issued passports with Radio-Frequency Identification (RFID) chips inside them. The government added

these chips in order to make the passports "more secure." Well, this may provide an added level of security for Immigrations and Customs Enforcement (ICE), but it blows a gaping hole in your individual privacy and security...

That's because some unscrupulous people can use an RFID reader to access your passport information. This includes all of your biometric data and even your digital picture. And get this... RFID scanners can communicate with chips up to 100 feet away. It is an identity thief's dream.

You can block the RFID chip from connecting with any scanner device by cloaking the passport in a "secure sleeve." These sleeves shield the passport inside a metallic composite material. This prevents communication between the RFID chip and the scanner.

I've found "secure sleeves" for passports (as well as credit cards with internal RFID chips) on Amazon for \$5 to \$20. And if you don't want to buy the sleeves, you can do what I do and wrap your passport in aluminum foil. The result is the same.

I've also recommended the Global Entry program from the Customs and Border Patrol (No. 2 on the list of accepted IDs)...

Not only does Global Entry reduce wait times and get you through customs faster, but you receive an ID card that meets the REAL ID requirements. Plus, you're eligible for TSA PreCheck. That's a program that lets you zip through security screening lines. (Read more about it [right here](#).) I love using that to skip all the long waits.

Have you experienced any issues with ID while traveling? Write to us at feedback@retirementmillionaire.com.

What We're Reading...

- Some states offer "enhanced" driver's licenses... but only if you ask. Find out more [here](#).
- Why bringing [this type of cellphone](#) on a plane is now a federal crime.
- **Something different:** this [new finding in salmon is enough to make anyone squeamish](#).

Here's to our health, wealth, and a great retirement,

Dr. David Eifrig and the *Retirement Millionaire Daily* Research Team
Buffalo, New York
February 2, 2017