

PAPERS



HOW LONG TO KEEP THEM?

WHILE ACTIVE OR OWNED

- Bonds & stock certificates
- Contracts
- Disputed bills (e.g. property tax)
- Insurance documents
- Pensions & retirement plan records
- Property records
- Car service records

1-3 MONTHS

- ATM printouts/deposits
- Receipts**

**Keep until warranty expires or you can no longer return the item. Save a digital copy of purchases for your home inventory.)

1 YEAR

- Bank statements
- Cancelled checks
- Checkbook ledgers
- Credit card statements
- Insurance records
- Medical bills & statements
- Mortgage statements
- Paycheck stubs
- Quarterly investment statements
- Utility bills

3-7 YEARS

- Annual investment statements
- Home improvement records (keep 3 years after property loss/gain is recorded on a tax return)
- Income tax returns & all supporting documentation
- Records from selling a property
- Records from selling stocks
- Satisfied loan records

FOREVER

- Adoption papers
- Birth Certificates
- Death certificates
- Home inventory
- Life insurance policy records
- Marriage licenses

- Legal documents (e.g. Power of Attorney, Divorce)
- Military discharge papers
- Passports & ID cards
- Records of paid mortgages
- Social security cards
- Wills