



## Keep These Documents:

### Tax Returns



- Keep for 7 years (federal guidelines for audits and amendments)

### W-2s & 1099s



- Keep for 7 years to match tax returns

### Retirement & Investment Statements



- Keep annual summaries permanently
- Keep monthly/quarterly statements for 1 year or until annual arrives

### Property Records



- Keep as long as you own the property + 7 years after sale

### Loan Documents (Mortgage, Auto, Personal)



- Keep until paid off + 7 years

### Estate Planning Documents



- Wills, trusts, powers of attorney – Keep forever

### Estate Planning Documents



- Keep for 1–7 years depending on relevance



## Keep Temporarily (Then Shred)

### Bank Statements



- Keep for 1 year (unless used for taxes)

### Credit Card Statements



- Keep for 1–3 months, unless for taxes or disputed charges

### Pay Stubs



- Keep until year-end W-2 arrives and reconciles

### Utility Bills



- Keep 1–3 months unless needed for proof of residence

### Receipts



- Keep for returns or warranty support, otherwise discard

### Safe to Shred Immediately:



- Expired Insurance Cards
- Old Utility Bills (past 3 months)
- Old Travel Itineraries & Boarding Passes
- Duplicate Statements
- Junk Mail with personal info
- Old paycheck stubs (once reconciled with W-2)