

What should I keep and for how long?

Keep until Warranty or Return Expires



- Sales Receipts¹



1 Month

- ATM Printouts (When you balance your checkbook each month throw out the ATM receipts).

1 Year



- Paycheck Stubs
- Quarterly Investment Statements²
- Utility Bills¹
- Cancelled Checks¹
- Credit Card Receipts¹
- Bank Statements¹



3 Years

- Income Tax Returns
- Medical Bills and Cancelled Insurance Policies
- Records of Selling a House
- Records of Selling a Stock
- Receipts, Cancelled Checks, and other Documents that Support¹ Income or a Deduction on your Tax
- Annual Investment Statement

7 Years



- Records of Satisfied Loans



Hold While Active or Owned

- Contracts
- Insurance Documents
- Stock Certificates
- Property Records
- Stock Records
- Records of Pensions and Retirement Plans
- Property Tax Records Disputed Bills
- Home Improvement Records¹

Keep Forever



- Marriage Licenses
- Birth Certificates
- Wills
- Adoption Papers
- Death Certificates
- Records of Paid Mortgages

¹ Keep for 3 years if needed for tax purposes

² Keep until compared to Annual Statement