

How Long Should You Keep Papers?

Document Retention Cheatsheet

For more explanation: <http://www.home-storage-solutions-IOI.com/how-long-should-you-keep.html>

One Year

Bills, such as utility, cable, phone, and credit card statements

Pay stubs (keep until can confirm match your W-2)

Bank documents such as ATM receipts, deposit slips, and canceled checks (see below for bank statements)

Receipts (for many 90 days or less is sufficient). Exceptions - receipts for bigger ticket items should be stored with warranties or home inventory, and save those receipts needed for tax documentation

Three Years

Medical bills and accompanying insurance paperwork

Bank statements (some experts say just one year, so you choose)

Seven Years

Personal tax returns and supporting documentation

Investment or brokerage statements (keep for 7 years after you sell investments)

Indefinitely

Loan documents, for the life of the loan, plus payoff statements forever

Retirement statements (until all money has been distributed)

Vehicle titles, and maintenance records (until no longer own vehicle)

Warranties (until no longer own item, or warranty expires)

Personal identification and records, such as birth and death certificates, marriage license, divorce records, wills, passports

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