

DOCUMENT RETENTION

GUIDE

Angela O'Brien -- Your Space Reclaimed

FOREVER

- Marriage License / Divorce Decrees / Military Papers
- Birth Certificates / Death Certificates/ Adoption Papers
- Wills/Estate Planning Docs (or until a new will is established)/Trusts
- Important Medical Records – e.g. Diagnosis Confirmation, Surgeries, Immunizations, etc.
- IRA account Info
- Mortgage Payoff Document

7 YEARS

- Loans that are paid off
- Tax Returns (some sources recommend forever!)
- All Financial Records and supporting documents related to SSI benefits
- Medical Insurance Claims and Payments
- Investment / Real Estate Records (after property has been sold/disposed of)

3 YEARS

- Credit Card / Bank Statements (best to go digital)
- Insurance Policies that have already expired (unless dealing with claims, then keep till resolved)

1 YEAR

- Utility Bills (unless claiming a home office tax deduction – then keep for 3 years)
- IEPs and supporting documents; at least until your next year's IEP meeting
- Pay Stubs (until you receive W-2 – save year end cumulative pay stubs)

VARIES

- Warranty Information – duration of warranty
- Passports – until expiration
- Vehicle Records (until sold)