

Document shredding checklist

Identify which financial records and family documents you should keep and which you should securely dispose of with a cross-cut shredder.

KEEP ONE YEAR OR LESS

- Sales receipts, ATM receipts, credit offers and expired warranties – dispose of immediately
- Paid credit card statements – one month for reconciliation purposes
- Household bills – one year
- Bank statements – one year
- Paid, undisputed medical bills – one year
- Pay stubs – one year to check against W-2
- Canceled personal checks – one year, unless needed for taxes, warranty or insurance

KEEP THREE YEARS

- Expired insurance policies

KEEP SEVEN YEARS

- Investment account summaries, particularly if there are gains and losses (dispose of monthly or quarterly statements once you receive your annual summary)
- W-2s
- Tax-related receipts, returns, records and supporting papers

KEEP INDEFINITELY

- Marriage, divorce, adoption, citizenship, birth and death documents
- Property deeds and auto titles – keep while you retain ownership
- Wills, trusts and estate plan documents – when updated, properly dispose of outdated versions
- Medical history details
- Social Security/pension documents
- Disputed medical bills – keep until resolved

*If a document will be used as support for tax deductions, keep it for seven years along with your other tax papers.

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