



# Household Document Management

## What to Keep & What to Toss

Document	How long to keep it
<b>Education records</b>	
Diplomas, certificates, and transcripts	Keep permanently
<b>Employment records</b>	
Pay stubs	Until reconciled with W-2s
Pension or retirement fund documents	Until fund is exhausted
<b>Financial records</b>	
Bank statements	1-2 years
Deposit slips	Until reconciled with statements
Cancelled checks	3-6 years
List of bank account numbers	While in force, plus 3-6 years
Certificates of deposit	Until maturity or redemption
Credit card term disclosures	While in force, plus 3-6 years
Credit card statements	Until reviewed and paid
List of credit card numbers	Until cards expire or are cancelled
Debt records	While in force, plus 3-6 years
Income tax returns, plus supporting documents (W-2s, donation receipts, etc.)	6 years
<b>Health records</b>	
Medical histories, immunization records, etc.	Keep permanently
<b>Housing and property records</b>	
Titles, deeds, tax records, mortgage documents, home improvement project receipts, appraisals, etc.	Until sold, plus 3-6 years
Leases or rental agreements	While in force and until claims are settled and deposits are returned
<b>Insurance records</b>	
Policy numbers and copies of policies	While in force and until claims are settled
Citations (accident reports, traffic violations, etc.)	3 years
<b>Personal records</b>	
Birth certificates, adoption papers, marriage licenses, death certificates, etc.	Keep permanently
Veteran's benefits, Social Security documents, citizenship and naturalization papers, military service records, etc.	Keep permanently
Copyrights and patents	Keep permanently
Wills, trust documents, durable power of attorney documents, medical directives, etc.	Keep permanently
<b>Warranties</b>	
Registration and warranty documents	Until items are no longer owned
User manuals	Until items are no longer owned

Sources: Consumer Reports (<http://www.consumerreports.org/cro/2010/03/conquer-the-paper-piles/index.htm>), CSU Extension (<http://www.ext.colostate.edu/pubs/consumer/09165.html>), and the IRS (<http://www.irs.gov>).