

Where to Keep, When to Toss

Keep these documents at home:

Documents	When to toss them
Bank deposit slips	After you reconcile your statements
Banking statements	After a calendar year; store with tax returns if they will be used to prove deductions
Brokerage, 401(k), IRA, Keogh, and other investment statements	Shred monthly and quarterly statements as new ones arrive; hold on to annual statements until you sell the investments
Credit card statements	After you check and pay them, unless you need them to support tax filings
Employer defined-benefit plan communications	Never
Household warranties and receipts	After you no longer own the household items
Insurance policies	After you renew them
Investment purchase confirmations and 1099s	Hold until you sell the securities, then keep with your tax records for an additional seven years
Pay stubs	After you reconcile them with your W-2
Receipts	After you reconcile them with your credit card or bank statement unless needed for a warranty
Safe-deposit box inventory	Never, but review and update annually



Savings bonds	After cashing in bond upon maturity
Social Security statements	When you get a new statement, shred the previous statement
Tax returns and supporting documents	After seven years

Keep these in a safe-deposit box:

Documents	When to toss them
Birth and death certificates	Never
Estate-planning documents	Never
Life-insurance policies	Never, or when a term policy has ended
Loan documents	After you sell your home, automobile, boat, or whatever the loan was for
Marriage licenses and divorce decrees	Never
Military discharge papers	Never
Social Security cards	Never
Vehicle titles	After you sell the car, boat, motorcycle, or other vehicle

Visit Consumer Reports for additional information:

<https://www.consumerreports.org/taxes/how-long-to-keep-tax-documents/>



ROCHELLE RUBIN
REALTOR - ATTORNEY - CONSULTANT

rr@RochelleRubin.com
rochellerubin.com

202.316.5591 (m)
301.654.3200 (o)



Stuart & Maury
REALTORS®