

Document Retention Cheat Sheet

How long to keep important papers (general guidance; not legal advice!)

Keep Forever (originals in a safe place)

- Birth, marriage, and death certificates
- Social Security cards
- Wills, trusts, power of attorney documents
- Property deeds, titles, mortgage papers
- Adoption papers, divorce decrees, military records

Keep 7 Years

- Tax returns and supporting documents
- Bank statements (if not digital)
- Loan documents (7 years after payoff)
- Medical bills (especially if used for tax deductions)
- Keep Until Warranty/Policy Ends
- Insurance policies (keep until renewed or replaced)
- Warranty paperwork (until coverage ends)

Keep 1 Year

- Pay stubs (until W-2 arrives and is verified)
- Utility bills (unless needed for taxes or proof of residency)
- Credit card statements (unless used for taxes or disputes)

Keep While Active

- Current bills
- Current subscription confirmations
- Receipts for big-ticket items (until warranty/return window closes)



Tip: Keep originals in a fireproof safe or safe-deposit box. Use a binder or digital folder for copies.