



When To Toss
Paper, When To
Save It

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DOCUMENT	HOW LONG TO KEEP IT
Bank Statements	1 Year
Pay Stubs	1 Year
Birth Certificates, Marriage licenses, Divorce Decrees, Passports, Education Records, Military Service Records	Forever
Contracts	Until updated
Credit Card Records	Until paid
Real Estate Deeds	As long as you own the property
Home Purchase and Improvement Records	As long as you own the property
Household Inventory	Forever, update as needed
Insurance, Life	Forever
Insurance, Car, Home, Etc.	Until you renew the policy
Investment Statements	Shred your monthly statements; keep annual statements until you sell the investments
Investment Certificates	Until you cash or sell the item
Loan Documents	Until you sell the item the loan was for
Receipts for Large Purchases	Until you sell or discard the item
Service Contracts and Warranties	Until you sell or discard the item
Social Security Cards	Forever
Tax Records	7 Years from the filing date
Vehicle Titles	Until you sell or dispose of the car
Will	Forever or until updated