

## PERSONAL RECORDS RETENTION GUIDELINE

The following table is intended to be a guideline only. You should consult legal counsel and/or your tax advisor for professional advice.

<b>PERSONAL RECORDS</b>	<b>KEEP</b>
<b>Vehicles</b>	
Accident reports/claims	Until 7 years after the claim is settled
Accident reports/claims (settled cases)	7 years
Gas and parking	4 Years, for tax deductions
Payments	Until car is sold
Purchase	Until car is sold
Registration	Until car is sold
Repairs	Until car is sold
Insurance	Until the policy expires and/or any claims are settled
Title	Until car is sold
Warranties	Until warranty expires and/or any claims are settled
<b>Bank</b>	
ATM Slips	Until confirmation on statement
Check Register	4 years
Checks (canceled)	1 month, unless for major purchases
Checks (canceled) major purchases	Length the purchased item is kept; may want to keep for 7 years if affecting taxes
Checking Statements	7 years
Deposit slips (once verified with the bank)	Shred
Passbook	7 years
Savings Statements	7 years
<b>Bills/Charge Accounts</b>	
Statements	For tax purposes, 4 years
Credit Voucher	Until confirmed on account statement
Installment payments	Until loan is repaid
Mortgages/Rent	Until home is sold or lease expires
Receipts/Bill Stubs	For tax purposes, 4 years; longer if related to major purchase
<b>Clubs, Organizations, Associations</b>	
Bylaws	Permanent
Correspondence	1 year
Membership Directory	Until new edition
Meeting Minutes	Permanent
Expenses	7 years
<b>Correspondence</b>	
Legal	Permanent
Personal	Optional
<b>Dental/Orthodontic</b>	
Bills	For tax purposes, 4 years or until insurance claims settled
Clinical	Permanent

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<b>PERSONAL RECORDS</b>	<b>KEEP</b>
<b>Employment</b>	
Contracts	Permanent
Correspondence	Permanent
Pay Stubs	1 Year
Recommendations	Permanent
W-2's	Permanent
<b>Family Records</b>	
Birth Certificate	Permanent
Children's Grades	Until graduation
Diploma	Permanent
Divorce Settlement	Permanent
Jury Service	Until next duty
Marriage Certificate	Permanent
Military Service	Permanent
Naturalization Papers	Permanent
Passport	Until receipt of renewed passport
Pet Papers	For life of pet
Social Security	Permanent
Travel Incentive Award	Until expiration
Trust Document	Permanent
Vacation Brochures/Maps	Optional
Will	Permanent
<b>Financial</b>	
Annuities	4 years after account is closed
Appraisal	4 years after sale or after gift
Brokerage Account Statements	4 years after account is closed {4 years after each reported transaction if individual trade confirmations are not retained}
Certificate of Deposit	4 years after account is closed
Disability Insurance	4 years after cancellation or settlement of all claims
Life Insurance	Permanent
Mutual Fund Statements	4 years after account is closed {4 years after each reported transaction if individual trade confirmations are not retained}
Pensions/IRA/Keogh	4 years after account is closed
Safety Deposit Box	4 years after box account is closed
Stock Certificates Bonds (canceled)	4 years after cancellation
Fund Transaction Receipts	4 years after sale {or 4 years after any loss carried forward is taken for income-tax purposes}
<b>Taxes</b>	
Federal Income Tax Forms (and Supporting Documents)	7-10 years (or Permanent)
State Income Tax Forms (and Supporting Documents)	7-10 years (or Permanent)

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<b>Household</b>	
Appraisal	Until house is sold
Closing Documents	Permanent
Deed/Title	Keep copy 4 years after house is sold
Homeowner's Insurance	4 years after expiration
Improvements	4 years after house is sold
Inventory of Valuables	Permanent
Ownership Manual	For life of appliance or automobile
Repairs	For tax purposes, 4 years
Property Taxes	Until house is sold
Title Insurance	Permanent
Warranties	Until expiration
<b>Medical</b>	
Allergy	Permanent
Bills	For tax purposes, 4 years or until claim is settled
Hospitalization	Permanent
Immunization Schedule	Permanent
Medication	Permanent

**What to Keep in a Safe Deposit Box:**

Birth Certificates  
 Citizenship Papers  
 Marriage Certificates  
 Adoption Papers  
 Divorce Decrees  
 Wills  
 Death Certificates  
 Deeds  
 Titles to Automobiles  
 Household Inventory (including pictures)  
 Veteran's Papers  
 Bonds and Stock Certificates  
 Important Contracts

**Remember: When it comes time to destroy a personal record, be sure to shred it or otherwise destroy to protect your private information.**