

ITEM	SHRED	TOSS	KEEP 1 Month	1 YR.	3 YRS.	7 YRS.	KEEP WHILE ACTIVE	KEEP FOREVER	NOTES
ADVERTISEMENTS/MARKETING MATERIAL (SEE NOTE)		X							AFTER PURCHASE OR IF NO LONGER WANTED
ATM RECEIPTS (SEE NOTE)-BUSINESS			X						OR UNTIL RECONCILED
ATM RECEIPTS (SEE NOTE)-PERSONAL		X							OR UNTIL RECONCILED IF YOU DO THIS
BANK STATEMENTS-BUSINESS						X			FILE BY YEAR AND SHRED AFTER 7 YEARS
BANK STATEMENTS-PERSONAL				X					
BILLS DISPUTED (SEE NOTE)							X		UNTIL RESOLVED
BILLS PAID-BUSINESS						X			FILE BY YEAR AND SHRED AFTER 7 YEARS
BILLS PAID-PERSONAL			X						YOUR CREDIT CARD STATEMENT CAN SERVE AS PROOF OF PURCHASE
BIRTH CERTIFICATES								X	
BUSINESS CARDS (SEE NOTE)		X							FOR PEOPLE YOU WOULD NEVER SEE OR CONDUCT BUSINESS WITH
CATALOGS (SEE NOTE)		X							OR CANCEL IF YOU NO LONGER WANT
CHARITY APPEALS (SEE NOTE)		X							IF YOU DON'T DONATE TO THEM
CHECKS (BLANK) FROM CLOSED BANK ACCTS.	X								
CHECKS-BUSINESS						X			FILE BY YEAR AND SHRED AFTER 7 YEARS
CHECKS-PERSONAL				X					
CLIENT FILES							X		
CONTRACTS-BUSINESS							X		
COUPONS (SEE NOTE)			X						ONLY WHEN VALUED AT 10% OR MORE OF RETAIL PRICE
CREDIT CARD OFFERS	X								
CREDIT CARD STATEMENTS-BUSINESS					X				
CREDIT CARD STATEMENTS-PERSONAL				X					
DEATH CERTIFICATES								X	
GREETING CARDS & LETTERS RECEIVED (SEE NOTE)		X							WHEN THEY HAVE NO SENTIMENTAL VALUE
GREETING CARDS BLANK (SEE NOTE)				X					ONLY THOSE YOU PLAN TO SEND
HEALTH INFORMATION GENERIC (SEE NOTE)		X							AVAILABLE ONLINE
HOME IMPROVEMENT RECORDS							X		
HOME IMPROVEMENT VENDOR INFORMATION		X							AVAILABLE ONLINE
INCOME TAX RETURNS-BUSINESS (SEE NOTE)						X			CHECK WITH YOUR TAX ADVISOR FOR OTHER REQUIREMENTS
INCOME TAX RETURNS-PERSONAL (SEE NOTE)					X				CHECK WITH YOUR TAX ADVISOR FOR OTHER REQUIREMENTS
INSURANCE CLAIMS/EXPLANATIONS				X					KEEP FOR TAX PURPOSES IF CLAIMING HEALTH EXPENSES DEDUCTION
INSURANCE POLICIES-CANCELLED		X							
INSURANCE POLICIES-CURRENT							X		
INVESTMENT STATEMENTS (SEE NOTE)			X						OR MOST RECENT QUARTER
INVITATIONS (SEE NOTE)		X							IF YOU DON'T PLAN TO ATTEND OR IF THEY HAVE NO SENTIMENTAL VALUE
MAGAZINES (SEE NOTE)			X						IF YOU HAVEN'T READ IT IN A MONTH, THEN TOSS
MARRIAGE CERTIFICATES							X		
MEDICAL BILLS-PAID				X					
MENUS (SEE NOTE)		X							IF YOU'VE NEVER USED OR DON'T LIKE THE FOOD
PASSPORTS CURRENT							X		
PASSPORTS EXPIRED (SEE NOTE)	X								UNLESS KEEPING AS MEMORABILIA



KEEP OR TOSS GUIDE

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PAY CHECK STUBS				X					
PROPERTY RECORDS							X		
RECEIPTS, BUSINESS EXPENSES (SEE NOTE)						X			FOR ALL SCHEDULE C DEDUCTIONS OR INCOME
RECEIPTS, HIGH VALUE ITEMS (SEE NOTE)								X	UNTIL SOLD
RECEIPTS, PERSONAL LOW VALUE ITEMS (SEE NOTE)			X						OR UNTIL WARRANTY OR RETURN POLICY EXPIRES
RECIPIES (SEE NOTE)		X							IF YOU'VE NEVER MADE THE ITEM AND DON'T PLAN TO IN THE NEXT MONTH
RECORDS OF BAD DEBT OR LOSS						X			FILE BY YEAR AND SHRED AFTER 7 YEARS
RECORDS OF RETIREMENT OR PENSIONS							X		
RECORDS OF SATISFIED LOANS								X	
RECORDS OF SOLD ASSETS					X				FOR CAPITAL GAINS TAX
STOCK CERTIFICATES (SEE NOTE)							X		UNTIL SOLD
VITAL PERSONAL RECORDS (SEE NOTE)								X	IF IRREPLACEABLE
WILLS								X	
*Recommendations are suggested and should not exclude the advice of your professional tax preparer.									
**Keep records that support an item of income or deductions on a tax return until the period of limitations for that return runs out. Check with your tax advisor for your specific situation.									
***Recommendations assume that you file your income taxes on time and as required by law even if you owe tax.									