



How long to keep your documents



Keep this sheet with your documents and clear out your unnecessary papers regularly

Keep indefinitely

Tax returns	Indefinitely
Tax returns supporting documents (if you do not file a return)	Indefinitely
Record of mortgage payoff	Indefinitely

Keep for 3-7 years

Record of loan payoff	Seven years
Tax returns supporting documents (if you do not report income)	Six years
Tax returns supporting documents	Three years
Annual summary of investments	Three years

Keep for a year or less

Quarterly investment records	One year
Quarterly retirement saving statements	One year
Credit card statements	One year
Pay stubs	One year
Medical bills	One year
Receipts for large purchases	One year or until the warranty expires
Receipts	One month
Credit card bills	One month or until paid
Bank transaction receipts	One month

Other

Utility bills	Until processed
Loan documents	Until paid
Home and car insurance policies	Until you receive new ones
Home improvement records	While you hold the house
Car title and records	While you own the car