



## Document Shredding Timeline and Checklist

Identify which financial records and family documents you should keep and which you should securely dispose of with a cross-cut shredder.

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### Keep One Year or Less\*

- Sales receipts, ATM receipts, credit offers and expired warranties—dispose of immediately
- Paid credit card statements—one month for reconciliation purposes
- Household bills—one year
- Bank statements—one year
- Paid, undisputed medical bills—one year
- Pay stubs—one year to check against W-2
- Canceled personal checks—one year, unless needed for taxes, warranty or insurance

### Keep Three Years

- Expired insurance policies

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Going paperless where possible can reduce clutter and streamline your files. If you receive bills or statements by email, be sure to delete them according to the same disposal timelines.

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### Keep Seven Years

- Investment account summaries, particularly if there are gains and losses (dispose of monthly or quarterly statements once you receive your annual summary)
- W-2s
- Tax-related receipts, returns, records, and supporting papers

### Keep Indefinitely

- Marriage, divorce, adoption, citizenship, birth, and death documents
- Property deeds and auto titles—keep while you retain ownership
- Wills, trusts, and estate plan documents—when updated, properly dispose of outdated versions
- Medical history details
- Social Security / pension documents

\*If a document will be used as support for tax deductions, keep it for seven years along with your other tax papers.