

# Paper Shredding Timeline



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**Shred Immediately** unless related to warranties, taxes, or insurance

- Sales receipts
- Canceled checks
- ATM receipts
- Paid credit card and utility bills
- Credit offers
- Expired warranties

## **Shred After One Year**

- Bank statements
- Paid, undisputed medical bills
- Pay stubs

## **Shred After Seven Years**

- Tax-related receipts
- Tax-related canceled checks
- W-2s
- Tax deduction records

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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.

## **Keep While Useful**

- Vehicle titles (as long as you keep the car)
- Home deeds (as long as you live there)
- Pay stubs (until checked against your W-2)
- Disputed medical bills (until resolved)
- Home improvement receipts (until house sells and capital gains taxes paid)

## **Keep Indefinitely**

- Birth certificates or adoption papers
- Social Security cards
- Citizenship papers
- Marriage or divorce decrees
- Family death certificates
- Passports (even when expired)
- Tax returns (even if these are no longer on paper, it's still advised to hold on to the digital files)

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## **How to Virtually Store Documents**

Raymond James offers Vault to clients for free. Vault is an online file sharing and content management platform that can be accessed from Client Access on any internet-connected computer or mobile device.

[Click here](#) to watch a 1:21 minute video to learn how set up and use Vault.