

~~~ KEEP or TOSS ~~~

Paper	Retention Reference	I need it for...	How long will I keep it?	Where will I store it?
<u>TAX RETURNS & DOCUMENTATION</u>				
Tax Returns & Documentation	www.irs.gov/Businesses/Small-Businesses-&Self-Employed/How-long-should-I-keep-records			
Income (W-2, 1099s, etc)				
Deductions & Credits				
Medical Bills				
Health care insurance coverage or exemption (2014 and later)	www.irs.gov/taxtopics/tc305.html			

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<u>MONTHLY BILLS & STATEMENTS</u>				
Gas / Electric / Cable / Phone / Internet / etc.	www.oprah.com/money/Suze-Ormans-Spring-Cleaning-Overhaul-Your-Files-and-Finances_1/3			
Credit Card Statements & Receipts				
Bank Statements & Deposit Slips				
Canceled Checks	store.msuextension.org/publications/FamilyFinancialManagement/MT199611HR.pdf			

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<u>FINANCIAL & PROPERTY</u>				
Investment Accounts (401k, IRA, company retirement, brokerage, mutual fund, etc.)	store.msuetextension.org/publications/FamilyFinancialManagement/MT199611HR.pdf & www.oprah.com/money/Suze-Ormans-Spring-Cleaning-Overhaul-Your-Files-and-Finances_1/3			
Mortgage and home improvement receipts				
Loans (car, personal, student, etc.)				
Deeds & Titles				
Rental Agreement				
Social Security Annual Statement				
Medical Explanation of Benefits (EOB)	www.extension.org/pages/43569/how-long-should-you-keep-explanation-of-benefit-statements-from-insurance-companies-including-medica#.VfIMJJcerfc			

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<u>VITAL DOCUMENTS</u>				
Birth Certificate	store.msuextension.org/publications/FamilyFinancialManagement/MT199611HR.pdf & www.oprah.com/money/Suze-Ormans-Spring-Cleaning-Overhaul-Your-Files-and-Finances_1/3			
Death Certificates				
Divorce/Separation Papers				
Marriage License				
Military Discharge Papers				
Social Security Number Card				

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<u>IMPORTANT DOCUMENTS</u>				
Advanced Directive, Living Will, Medical Power-of-Attorney	store.msuextension.org/publications/FamilyFinancialManagement/MT199611HR.pdf			
Medical History (immunizations & family members')				
Insurance Policies (home, auto, life, etc.)				
Power-of-Attorney & Revocations				
Safe Deposit Box Inventory				
Will	www.thebalance.com/where-should-you-keep-your-estate-planning-documents-3505442			
Estate Financial Records	www.extension.org/pages/45030/my-mother-passed-away-more-than-three-years-ago-the-estate-has-long-been-settled-how-long-do-i-need-#.VfIKfpcerfd			

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<u>IMPORTANT DOCUMENTS continued</u>				
Pet Records	store.msuextension.org/publications/FamilyFinancialManagement/MT199611HR.pdf			
Digital Estate Plan	www.cnbc.com/2014/05/18/protect-your-digital-assets-after-your-death.html			
<u>EMPLOYMENT & EDUCATION</u>				
Paycheck Stubs	www.oprah.com/money/Suze-Ormans-Spring-Cleaning-Overhaul-Your-Files-and-Finances_1/3			
Employment Contracts	store.msuextension.org/publications/FamilyFinancialManagement/MT199611HR.pdf			
Resume				
School Records / Diplomas	store.msuextension.org/publications/FamilyFinancialManagement/MT199611HR.pdf			

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Paper	Retention Reference	I need it for...	How long will I keep it?	Where will I store it?
<u>ADDITIONAL ITEMS</u>				
Owner's Manuals	www.oprah.com/money/Suze-Ormans-Spring-Cleaning-Overhaul-Your-Files-and-Finances_1/3			

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Resources

Record Retention

General Guideline: <http://store.msuextension.org/publications/FamilyFinancialManagement/MT199611HR.pdf>

General Guideline: http://www.oprah.com/money/Suze-Ormans-Spring-Cleaning-Overhaul-Your-Files-and-Finances_1/3

Estate Financial Records: <http://www.extension.org/pages/45030/my-mother-passed-away-more-than-three-years-ago-the-estate-has-long-been-settled-how-long-do-i-need-#.Vfk7upcerfc>

Medical Explanation of Benefits: <http://www.extension.org/pages/43569/how-long-should-you-keep-explanation-of-benefit-statements-from-insurance-companies-including-medica#.VflMJJcerfc>

Taxes: www.irs.gov/Businesses/Small-Businesses-&Self-Employed/How-long-should-I-keep-records

Taxes & Health Care Coverage: www.irs.gov/taxtopics/tc305.html

Wills: <https://www.thebalance.com/where-should-you-keep-your-estate-planning-documents-3505442>

Digital Power of Attorney Resources

General: <http://www.cnbc.com/2014/05/18/protect-your-digital-assets-after-your-death.html>

Facebook – Legacy Contact: <https://www.facebook.com/help/1568013990080948>

Google – Inactive Account Manager: <https://support.google.com/accounts/answer/3036546?hl=en>

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Additional Resources

Financial Records

Social Security My Account: <http://www.ssa.gov/myaccount/>

Social Security Statement by mail: <https://www.socialsecurity.gov/myaccount/materials/pdfs/SSA-7004.pdf>

Reduce Junk Mail

Direct Marketing Association's (DMA) Mail Preference Service: <https://www.dmachoice.org>

Consumer Credit Reporting Industry's OptOutPrescreen: https://www.optoutprescreen.com/opt_form.cgi

Catalog Choice: <https://www.catalogchoice.org/>

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