

## What should I Shred and How Long Should I Keep Sensitive Documents?

| <u>Document</u>               | <u>Keep or shred</u>        |
|-------------------------------|-----------------------------|
| Bills                         | Shred                       |
| Credit Checks                 | Shred                       |
| Credit Card Offers            | Shred                       |
| ATM Receipts                  | Shred***                    |
| Deposit receipts              | Shred***                    |
| Credit Card Receipts          | Keep 90 days**              |
| Pay Stubs                     | Keep 1 year*                |
| Credit Card Statements        | Keep 1 year**               |
| Cancelled Checks              | Keep 1 year**               |
| Taxes                         | Keep 7 years                |
| Home Sale Records             | Keep 7 years                |
| Bank Statements               | Keep 7 years                |
| Retirement Account Statements | Keep forever                |
| Military Records              | Keep forever                |
| Living Will                   | Keep forever                |
| IRA contributions             | Keep forever                |
| Insurance Policies            | Keep While Policy is active |
| Brokerage Statements          | Keep until you sell**       |
| Home Remodeling Receipts      | Keep until you sell**       |
| Home Purchase Records         | Keep until you sell**       |

\*If you will be applying for a Green Card or Visa, it is a good idea to keep your stubs for at least 10 years. You may be required to present "original" pay stubs.

\*\* Keep these documents for seven (7) years if they document tax related expenses.

\*\*\* As soon as you receive your bank statement and verify all amounts are correct, you can shred these documents.