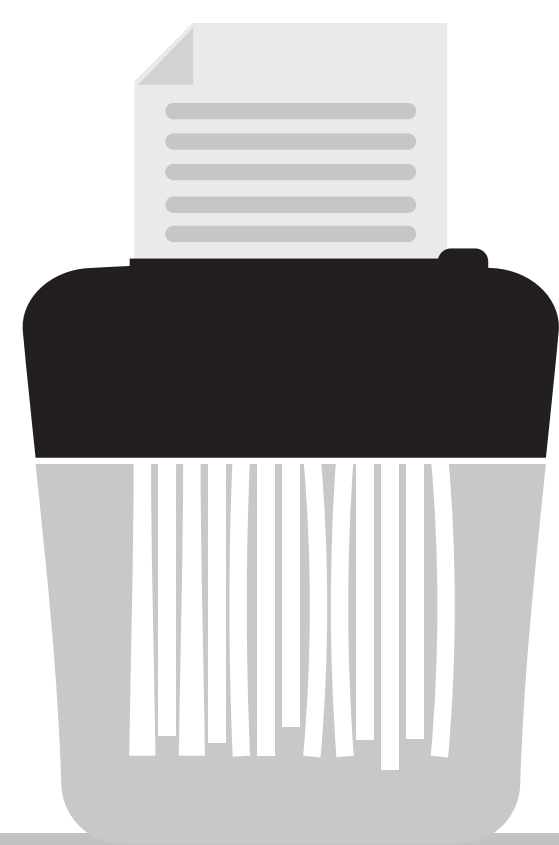


Shredding

Are you wondering what to keep and what to shred? We looked at experts' advice and compiled this summary of how long they recommend keeping certain documents.



When should I shred it?

Immediately

- Sales receipts
- ATM receipts
- Paid credit card statements
- Paid utility bills
- Credit offers
- Cancelled checks (that are not tax-related)
- Expired warranties

Up to 1 year

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

After 7 years

- Tax-related receipts
- Tax-related cancelled checks
- W-2s
- Records for tax deductions taken

It depends...

- Auto titles
 - Keep as long as you own the vehicle
- Home deeds
 - Keep as long as you own the property
- Disputed medical bills
 - Keep until the issue is resolved
- Home improvement receipts
 - Keep until you sell your home and pay any capital gains taxes

Keep Forever

- Birth certificates
- Social Security cards
- Marriage or divorce decrees
- Citizenship papers
- Adoption papers
- Death certificates
- Tax returns

