

Shredding Checklist

What to Keep? When to Shred?

When it comes to personal and financial documents, it can be difficult to determine what is important to keep, how long it should be retained, and when it is okay to securely discard. To help make this whole **“to shred, or not to shred”** question a little more clear, we created this helpful reference guide.

To Shred, or not to Shred... (and when)

IMMEDIATELY

- Sales receipts
- ATM receipts
- Paid credit card statements
- Paid utility bills
- Credit offers
- Cancelled checks (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-2's
- Record for tax deductions taken

IT DEPENDS...


- Auto titles
(keep as long as you own 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 gain taxes)


KEEP FOREVER

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



Source: Federal Trade Commission, 2016.

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