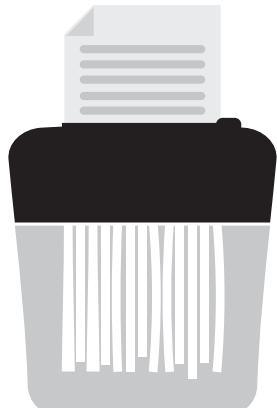


# Shredding

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

LOCK  
THESE  
UP

