

# How Long to Keep Important Information Organizational Guide

The following chart gives you some general guidelines as to how long you need to keep your important documents. You can always check with your lawyer or accountant for more specific details.

document	how long to keep	where to keep
<b>Automobile Records (titles, registration, repairs)</b>	As long as you own the car.	Title & registration: in your glove compartment (ideally in Collision.kit). Repairs: in your filing cabinet.
<b>Bank Statements &amp; Cancelled Checks</b>	You don't need to keep bank statements for more than a few months. Certainly not more than 1 year.	Filing cabinet or, better yet, in PDF form on your computer.
<b>Birth Certificates</b>	Forever.	In your Life.doc, fire safe, or safe deposit box.
<b>Contracts</b>	Until expired or updated.	Filing cabinet or in PDF form on your computer.
<b>Credit Card Statements</b>	Max 6 years if there are tax-related purchases on the statement. Otherwise, until your statement is reconciled.	Filing Cabinet, online or in PDF form on your computer.
<b>Dividend Statements</b>	Until an annual statement is supplied by the company. Keep the annual statement for maximum of 3 years.	Filing cabinet.
<b>Divorce Papers</b>	Forever.	In your Life.doc, fire safe, or safe deposit box.
<b>Home Purchase &amp; Improvement Records</b>	For as long as you own the house or are rolling over profits from it into new property.	Filing cabinet. Create a hanging file titled "Home" and keep three separate folders within it: Title, Mortgage, & Improvements.
<b>Household Inventory</b>	As long as you own or until your inventory list is updated.	Valuables.doc.
<b>Insurance, Life</b>	Forever.	Filing cabinet. Create a hanging file titled "Insurance" and keep separate folders within it: Life, Car, Health, Home, Other.
<b>Insurance, Car, Home, Etc.</b>	Until updated.	
<b>Investment Records</b>	Until cashed or sold.	
<b>Investment Certificates</b>	Until cashed or sold.	
<b>Loan Agreements</b>	Until updated.	
<b>Military Service Records</b>	Forever.	
<b>Receipts for Large Purchases</b>	Until sold or discarded.	Valuables.doc or in a hanging folder titled "Receipts for Large Purchases."
<b>Service Contracts &amp; Warranties</b>	Until sold or discarded.	Valuables.doc or in a hanging folder titled "Service Contracts & Warranties."
<b>Social Security Card</b>	Forever.	In your Life.doc, fire safe, or safe deposit box.
<b>Tax Returns</b>	6 years from the filing date.	Banker Box.
<b>Will</b>	Until updated.	In your Life.doc, fire safe, or safe deposit box.