# To toss or not to toss? That is the question.

## When to toss

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| Bank Deposit Slips | After you reconcile your statements |
| Banking Statements | After a calendar year; store with tax returns if they will be used to prove deductions |
| Brokerage, 401(k), IRA, Keogh, and other Investment Statements | Shred monthly and quarterly statements as new ones arrive; hold on to annual statements until you sell the investments |
| Credit-Card Bills | After you check and pay them, unless you need them to support tax filings |
| Credit-Card Offers | Right away as they contain your personal information |
| Household Warranties and Receipts | After you no longer own the household items |
| Insurance Policies | After you renew them |
| Investment purchase confirmations and 1099s | Hold until you sell the securities, then keep with your tax records for an additional seven years |
| Pay Stubs | After you reconcile them with your W-2 |
| Receipts | After you reconcile them with your credit-card or bank statement unless needed for a warranty |
| Savings Bonds | Cash them in when they mature |
| Social Security statements | When you get a new statement, then shred the old one |
| Medical Bills | After 3 years |
| Tax Returns | After 3 years |
| Records of satisfied loans | After 7 years |

## Keep Forever!

Best to keep in a very safe place (like a safety deposit box)

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| Wills |
| Adoption papers |
| Birth and Death certificates |
| Records of paid mortgages |
| Estate planning documents |
| Marriage licenses and divorce decrees |
| Military discharge papers |
| Social security cards |