



## PAPER RETENTION LIST

### BUSINESS RECORDS (KEEP FOREVER)

income tax returns  
income tax payment checks  
investment trade confirmations  
important correspondence  
legal records  
retirement and pension records  
CPA audit reports  
annual financial statements and books of account  
corporate documents (incorporation, charter, by-laws, etc.)  
stock records  
retirement and pension records  
licenses, patents, and trademarks and registration packets  
investment trade confirmations  
documents substantiating fixed asset additions

**note:** consult your accountant before getting rid of any financial paperwork

**note:** consult your attorney before getting rid of any legal paperwork

### BUSINESS RECORDS (KEEP SIX YEARS)

bank reconciliation and cancelled checks  
canceled payroll and dividend checks  
personnel and payroll records  
purchase records  
sales records  
travel and entertainment records  
supporting documents for tax returns  
property records / improvement receipts (if tax-related)  
sales receipts (if tax-related)  
utility records (if tax-related)  
other bills (if tax-related)

**note:** consult your accountant before getting rid of any financial paperwork

**note:** consult your attorney before getting rid of any legal paperwork

### BUSINESS RECORDS (KEEP THREE YEARS)

monthly financial statements  
credit card statements (for internal use)  
employment applications (unless your profession requires longer)  
expired insurance policies

**note:** consult your accountant before getting rid of any financial paperwork

**note:** consult your attorney before getting rid of any legal paperwork

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## PAPER RETENTION LIST (con't)

### PERSONAL RECORDS (KEEP FOREVER)

income tax returns  
income tax payment checks  
investment trade confirmations  
important correspondence  
legal records  
retirement and pension records  
CPA audit reports

**note:** consult your accountant before getting rid of any financial paperwork  
**note:** please consult your attorney before getting rid of any legal paperwork

### PERSONAL RECORDS (KEEP SIX YEARS)

supporting documents for tax returns  
accident reports and claims  
medical bills (if tax-related)  
property records / improvement receipts (if tax-related)  
sales receipts (if tax-related)  
utility records (if tax-related)  
other bills (if tax-related)

**note:** consult your accountant before getting rid of any financial paperwork  
**note:** consult your attorney before getting rid of any legal paperwork

### PERSONAL RECORDS (KEEP THREE YEARS)

credit card statements  
medical bills (in case of insurance disputes)  
utility records (for internal use)  
expired insurance policies

**note:** consult your accountant before getting rid of any financial paperwork  
**note:** consult your attorney before getting rid of any legal paperwork

### SPECIAL CIRCUMSTANCES

car records (keep until the car is sold)  
credit card receipts (keep until verified on your statement)  
insurance policies (keep for the life of the policy)  
mortgages / deeds / leases (keep 6 years beyond the agreement)  
pay stubs (keep until reconciled with your W-2)  
property records / improvement receipts (keep until property sold)  
sales receipts (keep for life of the warranty)  
stock and bond records (keep for 6 years beyond selling)  
warranties and instructions (keep for the life of the product)  
other bills (keep until payment is verified on the next bill)

**note:** consult your accountant before getting rid of any financial paperwork  
**note:** consult your attorney before getting rid of any legal paperwork

Information taken from "Records Retention Guidelines" by Ramona Creel and OnlineOrganizing.com -- offering "a world of organizing solutions!"

Visit [www.onlineorganizing.com](http://www.onlineorganizing.com) for organizing products, free tips, a speakers bureau, get a referral for a Professional Organizer near you, or get some help starting and running your own organizing business.

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