

# File Storage :

## Which, Where, and For How Long?

...in a filing box for 1 month, until you have reconciled them with your bank and credit card statements

ATM receipts  
Bank deposit slips  
Shopping receipts

... indefinitely, in a filing box or with your keepsakes if you so desire

Memorabilia  
Diplomas  
Certificates

... in digital storage for 1 year. Use the "one in, one out" method (store copy of auto insurance in vehicle)

Auto insurance cards  
Utility bills  
Paycheck stubs



... in SECURE digital storage (except checkbooks) for 1 year, until you receive corresponding annual statements

Checkbook ledgers (filing box)  
Credit card statements  
Monthly mortgage statements  
Quarterly retirement plan statements

... in SECURE digital storage until 1 year after lease, policy or loan ends, OR after a new policy arrives

Rental agreements  
Auto insurance policy and amendments  
Home insurance policy and amendments  
Life insurance policy and amendments  
Loan documents



...in SECURE digital storage for at least 7 years (some people recommend forever)

Tax returns  
W2s and 1099s  
Investment income  
Bank statements  
Cancelled checks  
Disability records  
Unemployment income  
Medical invoices/claims/records  
Dental and vision bills  
Anything else used for tax purposes...

...in SECURE digital storage up to 7 years after you sell the property or asset, or after all benefits have been paid out

Home repair/improvement receipts  
Building permits  
Any type of bill of sale  
Receipts for major purchases  
Warranties  
Operating manuals  
Yearly retirement plan statements



...in **SECURE** digital storage, **INDEFINITELY**; additional copy in a personal safe, updating yearly with new information

- Emergency contacts (family, doctor, insurance)
- List of accounts and account numbers
- List of logins and passwords
- Inventory of household good (electronics, furniture, high value items)
- List of serial numbers for electronics
- Copy of driver's license
- Copy of green card

...in a safe deposit box, **INDEFINITELY**; digital copies in a personal safe

- Birth certificate
- Social security card
- Expired passports
- Marriage certificate
- Adoption certificate
- Divorce certificate
- Naturalization certificate
- Death certificate
- Burial records
- Diplomas/Transcripts
- (Plus, any uninsured valuables)

...in a personal safe or safety deposit box, **INDEFINITELY**, unless it is a document that transfers to the new owner when you sell; keep records for at least 7 years after the sale

- Vehicle titles
- Property deeds
- Other deeds or titles
- Stock certificates and bonds
- Mortgage papers

...in a personal safe, **INDEFINITELY**; digital copies in a safety deposit box

- Passports
- Power of attorney designation
- Emergency medical instructions
- Living will
- Last will and testament
- Funeral instructions
- Burial instructions
- Legal/court documents
- Military records
- Custody decrees
- Immigration papers
- Citizenship papers
- Adoption papers
- Divorce papers
- Trust/estate plans
- (Plus, any cash and insured valuables)



Adapted from the e-book "Paperless: Decluttering Your Digital Life" by Wealhouse Publishing Company. Free printable download at <https://weal-house.com/wp-content/uploads/2020/08/Document-Storage.pdf>.

