How Long to Keep Every Paper
the full 30-document chart

Keep a short list and shred the rest. These are the common guidelines for 30 everyday papers.

DOCUMENT	KEEP FOR
Tax returns	Generally 3 years. 6 if you left out over 25% of income, 7 for bad debt or securities losses, no limit if never filed or fraudulent. Many people keep a copy for good.
W-2s, 1099s and tax records	At least 3 to 7 years, with the return they support.
Pay stubs	Until you check them against your W-2, then shred.
Bank statements	1 year, or longer if they support taxes.
Credit card statements	1 year, or longer if tax related.
ATM and deposit slips	Until you check your statement.
Utility bills	1 year, or until you no longer need proof of address.
Rent receipts and your lease	For the lease term plus a few years.
Mortgage or home purchase documents	As long as you own the home, plus several years.
Home improvement receipts	As long as you own the home, then for the tax statute of limitations for the year you sell (generally 3 years).
Property tax records	At least 3 to 7 years.
Insurance policies	As long as they're active.
Insurance claims	Until the claim closes, plus a few years.
Car title and registration	As long as you own the car.
Car loan paperwork	Until paid off, plus 1 year.
Car repair records	While you own the car.
Medical bills and EOBs	1 year after paid, and longer for tax claims.
Medical records	Keep key records for good.
Receipts for big purchases and warranties	As long as the warranty or ownership lasts.
Investment and retirement statements	Keep yearly summaries and cost-basis records while the account is open, then for the statute of limitations after you sell or close it.
Student loan documents	Until paid off, plus several years.

DOCUMENT	KEEP FOR
Birth, marriage and death certificates	Keep for good.
Social Security card	Keep for good, stored safely.
Passports and IDs	Keep while valid and store safely.
Wills and powers of attorney	Keep for good, with updated copies.
Military records	Keep for good.
Divorce and custody documents	Keep for good.
Employment records and contracts	As long as you work there, plus a few years.
Tax-deductible donation receipts	3 to 7 years, with the return.
Credit reports	Until you pull the next one.

General guidance, not legal or tax advice. Rules and needs vary. Check with a tax professional for your situation.