Shred or Keep? A One-Page Guide

One page for the pile on your kitchen table: 16 kinds of paper, shred or keep.

1. **Junk mail and pre-approved offers** ☐
   Shred if it has your name or account details.
2. **Expired coupons and flyers** ☐
   Recycle them.
3. **ATM receipts** ☐
   Shred after you check your statement.
4. **Bank statements** ☐
   Keep for 1 year, or longer if you need them for taxes, then shred.
5. **Utility bills** ☐
   Keep for a year, then shred.
6. **Pay stubs** ☐
   Keep until you check your W-2, then shred.
7. **Credit card offers** ☐
   Shred them.
8. **Medical bills** ☐
   Keep until paid and checked. Keep the ones that matter for taxes for the life of that return, then shred.
9. **Tax returns** ☐
   Keep. Generally 3 years is the minimum, and 7 is a cautious limit, not the rule.
10. **Warranties and manuals** ☐
    Keep for the life of the item, or scan them.
11. **Insurance policies** ☐
    Keep while active.
12. **Old insurance renewals** ☐
    Shred after replacement.
13. **Property records** ☐
    Keep while you own the property, and after the sale for the statute of limitations of that year.

14 **Vehicle titles**
Keep while you own the vehicle. ☐

15 **Birth and marriage certificates**
Keep for good. ☐

16 **Anything with an account number**
Shred when you no longer need it, rather than binning it. ☐

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