



How Long Should Records Be Saved?

Type of Record	How Long to Hold Record	Suggested Storage Places
Family Papers: birth, marriage, death, certificates, school transcripts, divorce papers, etc.	Indefinitely	Safe Deposit Box.
Health Records: copies of forms showing hospital stays, immunizations, etc.	Indefinitely	Home Files.
Tax Records: returns and supporting documents.	Six Years (required by the government)	Home Files.
Property Records: titles, mortgages, deeds, loan agreements, etc.	The duration of property ownership plus several years for proof of loan payments	Originals in Safe Deposit Box, Copies in Home Files.
Estate Records: wills, burial instructions, etc.	Indefinitely	Originals with Lawyer, Copies in Safe Deposit Box and Home Files.
Home Improvement Records: contracts, records of costs, etc.	Until home is sold and tax liability settled.	Home Files. Copies in Safe Deposit Box.
Bank and Savings Account Records: registers, cancelled checks, receipts, etc.	CD's until mature, others until tax matters are settled.	CD's and account list in Safe Deposit Box. Ledger and checks in Home Files.
Credit Records: list of credit cards, records of payment, etc.	Until account balance is \$0 or until after tax deductions are settled.	Home Files.
Investment Records: cancelled checks, securities, buy and sell orders, etc.	Three years past sale for taxes. Indefinitely for retirement.	Originals in Safe Deposit Box. Copies in Home Files.
Assets and Liabilities Records: property owned, insurance coverage, taxes, etc.	Update Annually	Home Files. Copies in Safe Deposit Box.
Government Records: passport, Social Security card, etc.	Indefinitely	Social Security Card in wallet. All else in Safe Deposit Box.
Warranties: contracts and proofs of purchases	As long as you own the item.	Home Files.
Insurance Records: policies and household inventory	Four years after expirations of policy. Update annually.	Originals at home, copies and inventory list in Safe Deposit Box.
Safe Deposit Box Inventory	Indefinitely	Home Files.

