



How Long Records Should Be Saved

TYPE OF RECORD	HOLDING RECORD	PLACES TO SAVE
Family Papers: Birth, marriage and death certificates, school transfers, divorce and settlements papers, military discharge, adoption papers, school transcripts and diplomas etc.	Indefinitely.	Safe-deposit box.
Health Records: Copies of forms showing immunizations, hospital stays, operations, medical conditions, medications, allergies and advanced directive.	Indefinitely. Update as necessary	Home files. Have available for hospital emergencies in or out of town.
Tax Records: Returns and supporting documents.	Five to seven years (check with your accountant).	Home files.
Property Records: Title insurance policy records, escrow and mortgages, deeds, loan agreements, photos and ID numbers of valuables, etc.	Duration of property ownership, plus several years with proof of loan payments.	Originals in safe-deposit box, copies at home.
Estate Materials: Wills, trusts and burial instructions. Power of Attorney and Advanced Directive.	Indefinitely.	Originals with lawyer, copies at home and in safe-deposit box.
Home Improvement Records: Contracts, receipts, 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 maturity, others until tax matters are settled.	CD's and account list in safe-deposit box, ledger books and checks at home.
Credit Account Records: List of credit cards with contact telephone numbers, records of payment, etc.	Until account balance is \$0, or until after tax deductions settled.	Home files.
Investment Records: Cancelled checks, securities, buy and sell orders, statements and contracts for retirement plans.	Three years past sale for taxes, indefinitely for retirement.	Originals in safe-deposit box, copies at home.
Master Lists of Assets and Liabilities: Record of financial accounts, property owned, insurance coverage, taxes, etc.	Update annually.	Home files, copies in safe-deposit box.
Government Documents: Passport, Social Security card, etc.	Indefinitely.	Original Social Security card in safe-deposit box, copies at home, all else in safe-deposit box.
Warranties: Contracts and proof of purchases.	As long as you own the item.	Home files.
Insurance Records: Policies and household inventory, including photos and appraisals of valuables.	Four years after expiration of policy. Update inventory annually.	Originals at home, copies and inventory list in safe-deposit box.
Safe-Deposit Box Inventory	Indefinitely. Update as contents change.	Home files.



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