



Recordkeeping for Individuals & Organizations

Bills and financial records



Bank /credit card /investment statements, ATM receipts, pay stubs, utility bills, medical bills

3 months

Pay stubs will be necessary when applying for a loan or rental. Banks and other service providers will have digital records of statements and transactions for longer-term reference.

Tax documents



Federal and state

3 years for individuals; 7 years for organizations

Check out the IRS Website (<https://tinyurl.com/596xn8tb>) to see if any special circumstances apply.

Insurance documents



Health insurance notices, homeowner's insurance

5 years from the date of service

If you have encountered issues with insurance or made a dispute, consider keeping for ten years.

Property records



Mortgage documents, warranties

Duration of the mortgage or warranty

Records of home repairs should be kept for ten years (unless associated with a warranty).

Education records



Diplomas, certificates

Indefinitely

Even if your certifications expire or schools close, these records can still be used to obtain employment.

Health records



Immunization records, organ donor cards

Indefinitely

These records can help obtain school admission or a passport.

Pet records



Pedigree, adoption papers, immunization records

Duration of pet's life

Records could be needed for certain rentals, travel arrangements, or animal accidents.

Vital records and wills



Birth and death certificates, wills, advanced directives

Permanently

These records document family history and should be preserved.

Personal mementoes



Memoirs, photos, kids' art

Permanently

Documents with sentimental or historic value may be preserved as long as is meaningful to families and communities.

Organizational records



Nonprofit status documents, bylaws, meeting agendas, minutes, financial records, publications

Permanently

These records document the history of an organization and should be retained.

Know what not to keep. Dispose of receipts with no personal information, as well as travel and event tickets. Personally identifiable information—anything with a name, address, date of birth, social security number, and even signature—should be shredded. Better safe than sorry!