



# 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!