

**Keep as long as you have the underlying asset (such as a house or a car):**

Insurance policies

Receipts for important purchases like technology, art, antiques, rugs, jewelry (or anything else you may need a rider on your insurance policy to cover)

Receipts for renovations or other investments made in the property

Titles

Warranty papers

**Keep forever in a safe or safe-deposit box; and keep a second copy, if possible, in your attorney's office or another safe location off-premises:**

Adoption papers

Appraisals

Birth certificates

Citizenship papers

Custody agreements

Deeds

Divorce papers

Financial aid documents

List of credit card numbers, bank and brokerage statements, and insurance policies, and toll-free contact information

List of important contacts (lawyer, accountant, doctor, children, parents, etc.)

Military records

Powers of attorney (medical and financial)

Stock certificates

Wills/Living wills

**Toss IMMEDIATELY:**

Credit card solicitations

Marketing material included in bank and credit card statements

**Throw out after ONE MONTH or when you reconcile with a bill or bank statement:**

ATM receipts

Prospectuses and other information about investments you are considering making (if you're not going to read them, toss immediately)

Receipts for purchases (assuming you're keeping them or there's no warranty)

**Throw out AFTER ONE YEAR or when end-of-year consolidated statements come in and you have filed the taxes for that year:**

Bank statements

Brokerage statements

Cell phone, cable, telephone, and Internet statements (except when deducting for work-related expenses)

Credit card bills

Pay stubs

Social Security statements

Utility bills

**Throw out AFTER SEVEN YEARS (when no longer needed for tax purposes):**

Child-care records

Flexible spending account documentation

401(k) and other retirement-plan year-end statements

IRA contributions

Purchase records for investments

Records of charitable donations

Records on houses you've sold

Tax returns and backup documentation