

## Document shredding checklist

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Identify which financial records and family documents you should keep and which you should securely dispose of with a cross-cut shredder.

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### KEEP ONE YEAR OR LESS\*

- Sales receipts, ATM receipts, credit offers and expired warranties – dispose of immediately
- Paid credit card statements – one month for reconciliation purposes
- Household bills – one year
- Bank statements – one year
- Paid, undisputed medical bills – one year
- Pay stubs – one year to check against W-2
- Canceled personal checks – one year, unless needed for taxes, warranty or insurance

### KEEP THREE YEARS

- Expired insurance policies

### KEEP SEVEN YEARS

- Investment account summaries, particularly if there are gains and losses (dispose of monthly or quarterly statements once you receive your annual summary)
- W-2s
- Tax-related receipts, returns, records and supporting papers

### KEEP INDEFINITELY

- Marriage, divorce, adoption, citizenship, birth and death documents
- Property deeds and auto titles – keep while you retain ownership
- Wills, trusts and estate plan documents – when updated, properly dispose of outdated versions
- Medical history details
- Social Security/pension documents
- Disputed medical bills – keep until resolved



Going paperless where possible can reduce clutter and streamline your files. If you receive bills or statements by email, be sure to delete them according to the same disposal timelines.

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\*If a document will be used as support for tax deductions, keep it for seven years along with your other tax papers.

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