

Grab one paper, find its stack, repeat. Each time limit below **names who says so**, and quotation marks mean their exact words. Can't place a paper? It goes in the Not Sure pile. Check off each stack you clear for a ticket. **Not financial or legal advice.**

#	THE STACK	WHAT GOES IN IT	HOW LONG, AND WHO SAYS SO	DONE ON	CLEAR
1	KEEP FOREVER Lock it up, off the pile	Birth certificate or adoption papers, Social Security card, valid passport and citizenship papers, marriage license, divorce decree, military records, wills and powers of attorney, retirement and pension plans, family death certificates, vital health records	Forever. Keep ID papers as originals: Social Security says "We cannot accept photocopies or notarized copies." Expired passport: keep it. The passport form accepts one as proof of citizenship. FTC, June 2025 · Social Security Administration · State Dept. Form DS-11	DATE	☐
2	TAX PAPERS Returns and what's behind them	Copies of filed returns, the receipts, forms and statements behind them, W-2s, 1099s, Form 8606 IRA records, employment tax records if you have employees	Returns: "Keep copies of your filed tax returns," no end date. Records behind a return: 3 years. Longer if you claim a refund after filing (3 years from filing or 2 from paying, whichever is later), income left off is more than 25% of gross income shown or over \$5,000 from foreign financial assets (6 years), you claim a worthless securities loss or bad debt deduction (7 years), or you didn't file or filed a fraudulent return (no limit). Employment tax: at least 4 years after due or paid, whichever is later. W-2 Copy C: until you begin receiving Social Security benefits. Form 8606 and IRA 1099-Rs: until all distributions are made. Investment purchase records: until the limitations period ends for the year you sell or otherwise dispose of them. Your state can run longer. California: "usually 4 years." IRS records page · Topic 305 · Pub 17 · Form 8606 instructions · California FTB	DATE	☐
3	WHILE YOU OWN IT House, car, big appliances	Car title, home title or deed, mortgage and car loan papers, rental agreements and leases, sales receipts and warranty info for major appliances	While you own it. FTC, June 2025 Except home closing papers and improvement receipts: until 3 years after the tax return due date for the year you sell. IRS Pub 523 (the FTC says while you own)	DATE	☐
4	KEEP A YEAR Statements and bills	Bank statements, pay stubs, undisputed medical bills, credit card bills, utility bills, deposited checks	One year. Longer if it backs up something on your taxes. A debit card charge or electronic transfer you didn't make: tell your bank within 60 days of the statement. FTC, June 2025 · IRS Pub 17 · CFPB	DATE	☐
5	SHRED NOW After the check below	ATM receipts, offers of credit or insurance, cleared checks after 14 days, credit reports, prescription info for medicines you no longer take, expired warranties, expired credit cards, driver's licenses and other ID (expired passport: see stack 1)	Shred. No shredder? The FTC: "look for a local shred day in your community, or use a marker to block out account numbers." FTC, June 2025 · FTC identity theft page	DATE	☐

BEFORE ANYTHING GOES IN THE SHREDDER

For anything headed for the shredder, cleared checks included. Check any that are true.

- ☐ It backs up something on a tax return still inside its window.
- ☐ My insurance company or a creditor wants it kept. The IRS names both.
- ☐ There's an open dispute about it, like an insurance fight over a medical bill.

Any box checked: not shred time yet. Back in its stack, or the Not Sure pile. **None checked:** shred it.

NOT SURE PILE

Write down what you couldn't place, give it its own labeled folder, and ask a tax professional, or call the IRS at 800-829-1040.

A PHOTO INSTEAD OF THE PAPER?

Stack 1: not for ID papers

Social Security wants the original or a copy certified by the agency that issued it.

Stack 2: the sources split

The FTC says consider shredding paper you can access electronically. The IRS allows tossing scanned paper only after you test your storage system against its rules and set up procedures to keep it compliant.

Stack 4: if you can get it online

The FTC: "If you can access these documents electronically, consider shredding your paper copies."

TAX PAPERS GET A YEAR ON THE LABEL

Write the tax year on the folder. Next time, the stack 2 check is reading a label instead of every page.

STACKS CLEARED — / 5

One ticket per stack you clear, so five tickets for the whole pile. A stack with **nothing in it** still counts.