

How to File Important Documents



A Functional Home
Professional Home Organizing



Action Required

- Bills
- Regular receipts (until reconciled)
- Current bank/ credit statement
- Latest utility bill (for address verification)



Keep 1-3 Years

- Mortgage statements
- Pay stubs
- Proof of warranties
- Insurance claims
- Vehicle maintenance receipts



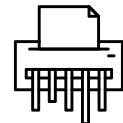
Keep 7 Years

- Supporting tax documents
- Canceled checks and closed bank account records
- Medical claim records
- Loan payoff statements



Keep Indefinitely

- Wills
- Passports
- Vital records
- Diplomas and degrees
- Annual investment records



Shred

- Name and address labels
- Expired insurance policies
- Records for assets you no longer own
- Pre-approved credit card offers

- If you need it for *reference* - **file it**
- If you need it for *records* - **archive it**
- If you'll *never* look at it again - **release it**



Pro Tips