Where To Put Important Papers

FILE	CONTENTS	WHERE TO KEEP	HOW LONG TO KEEP
Automobile (also see Insurance and Taxes)	Title	Safe deposit box	Until sold or traded
	Payment book	File	Until paid in full
	Owner's manual and registration	File or in Car itself	Until sold or traded
	Repair records receipts for parts and record of fuel purchases	File	Until car is sold or as needed to substantiate tax-deductible business driving expense
Bank	Passbook	File	Until account is closed
	Bank statements	File: move to dead storage annually	10 years
	Canceled checks	File: move to dead storage annually	10 years
Cash Receipts (also see Current Bills)	Receipts for major purchases, appliances, jewelry, TV, stereo	File: move to dead storage annually	3 years (indefinitely if it's proof of purchase for item on your personal property inventory)
Current Bills (also see Cash Receipts)	All unpaid bills, charge account slips	File when paid, move to dead storage yearly	3 years for general purposes; 6 years if needed to substantiate tax-deductible item; indefinitely if used as legal proof of purchase
Current Records	List of credit card numbers, creditors phone numbers and addresses	File	Until all listed credit cards expire or are destroyed
	Installment contracts	Original in safe deposit box copy in file	Until debt is paid or as needed
Employment Information	Employee benefit info & report	File	As needed
	Pension records from prior employers	File	Indefinitely
Executor	Copy of will & trust documents	Original with lawyer, 1 copy in file and 1 copy in safe deposit box.	Indefinitely: update as needed
	Letter of last instructions	Original in safe deposit box, copy in file	Indefinitely: update as needed
	List of location of important documents, names, addresses of personal & legal advisors	Original in safe deposit box, copy in file	Indefinitely: update as needed
Financial Planning	Budget	File	As needed
Guarantees, Warranties	All warranties	File: attach purchase receipt	Annually remove expired warranties & guarantees
	Instruction manual	File	Until item is discarded or sold
Housing (also see Taxes) Owned:	Home improvement receipts record of land transfer taxes	File	Keep all records of home improvements, buying &
Rented:	price paid, selling costs Title insurance policy	Safa dapasit bay	selling costs for tax purposes
	Deeds	Safe deposit box Safe deposit box	Until property is sold Until property is sold
	Termite inspection policy	Safe deposit box	Until property is sold
	Copy of lease rental	Original in safe deposit box,	Until you move & claims are
	agreement	copy in file	settled
	Pictures showing move-in condition of property	Safe deposit box	Until you move & claims are settled

FILE	CONTENTS	WHERE TO KEEP	HOW LONG TO KEEP
Insurance Car: Health: Property:	List of policy numbers, names of insured, beneficiaries, issuing company, agent type, amount of coverage, copies of all policies	File	Update as necessary
	Record of traffic violations & accidents.	File	3 years after violation
	Medical history	File	Update as necessary
	Personal property inventory (including price paid & photos showing valuable possessions)	Copies in file & safe deposit box	Update as necessary
	Appraisals	Safe deposit box	Update as necessary
Investments (also see Taxes)	Bearer bonds	Safe deposit box	Until sold or maturity
	Certificates of deposit	Safe deposit box	Until maturity & redemption
	Record of price paid for stocks, bonds	File	Update as necessary for tax purposes
	Stock certificates	Safe deposit box	Until sold
	Transfer slips (broker's purchase sales statements)	File	Until sold, use for tax purposes
Other	Death, birth certificates, marriage license, divorce papers, diplomas, military papers, social security & driver's license numbers.	Safe deposit box	Indefinitely
Taxes	Paycheck stubs	File	Discard yearly after checking with W2s
	Copies of old returns & supporting data Receipts for tax-deductible items (interest paid, child & medical care, donations, bus expenses, real estate taxes, casualty losses)	Dead storage File	10 Years Use annually and then store with old tax returns
IMPORTANT PHONE NUMBERS	Receipts for taxable items (interest & dividends, records	File	Use annually and then store with old tax returns
NOMBERS	of capital gains, loses)		

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