

# Where To Put Important Papers

FILE	CONTENTS	WHERE TO KEEP	HOW LONG TO KEEP
<b>Automobile (also see Insurance and Taxes)</b>	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
<b>Bank</b>	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
<b>Cash Receipts (also see Current Bills)</b>	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)
<b>Current Bills (also see Cash Receipts)</b>	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
<b>Current Records</b>	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
<b>Employment Information</b>	Employee benefit info & report	File	As needed
	Pension records from prior employers	File	Indefinitely
<b>Executor</b>	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
<b>Financial Planning</b>	Budget	File	As needed
<b>Guarantees, Warranties</b>	All warranties	File: attach purchase receipt	Annually remove expired warranties & guarantees
	Instruction manual	File	Until item is discarded or sold
<b>Housing (also see Taxes)</b>	Home improvement receipts	File	Keep all records of home improvements, buying & selling costs for tax purposes
<b>Owned:</b>	record of land transfer taxes		
<b>Rented:</b>	price paid, selling costs		
	Title insurance policy	Safe deposit box	Until property is sold
	Deeds	Safe deposit box	Until property is sold
	Termite inspection policy	Safe deposit box	Until property is sold
	Copy of lease rental agreement	Original in safe deposit box, copy in file	Until you move & claims are settled
	Pictures showing move-in condition of property	Safe deposit box	Until you move & claims are settled

(Continued)

