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## How Long to Keep Financial Records

### Current Files—Files for Current Year

- Manuals and Warranties (As long as you have item)
- Bank Statements (Keep until end of year, then move to tax files if supports taxes)
- Credit Card Statements (Keep until paid, then move to tax files if supports taxes)
- Pay Stubs (Keep until you receive W-2)
- Medical Records (Keep indefinitely)
- Medical Bills (Keep until end of year, then move to tax files if supports taxes)
- Insurance Policies (Keep until receive new one)
- Investment Statements (Keep until end of year, then shred monthly and keep annual with tax files)
- Tax Documents for Current Year (Keep until end of year, then move to tax files)
- Loan Statements (Keep until end of year, then move to tax files)
- Home Improvement Receipts (Keep until you sell home)

### Reference Files

- Real estate Documents (indefinitely)
- Tax returns (Keep 1040 forms indefinitely)
- Any documents supporting tax returns (bank statements, 1099s, W-2s, etc for 7 years)

### Vital Records (keep indefinitely)

- Birth Certificates
- Marriage Certificates
- Social Security Card
- Vehicle Titles (until you sell car)
- Passports
- Transcripts/Degrees
- Divorce Decrees
- Military Service Records
- Will
- Home Inventory Receipts