

HOW LONG DO I KEEP IT?

Auto Records (titles, registrations, repairs) - for as long as you own the vehicle(s)

Appointment Books (past) - 1-10 years, according to your comfort level and whether you use them for tax purposes, reference or memorabilia

ATM Slips - maximum of 7 years if needed for tax purposes

Bank Statements - maximum of 7 years if needed for tax purposes

Catalogs & Magazines - until the next issue arrives

Dividend Payment Records - until annual statement is supplied by company, then just the annual statements

Household Inventory and Appraisal - as long as current

Insurance Policies (auto, homeowners, liability) - as long as statute of limitations in the event of late claims

Insurance Policies (disability, medical, life, personal property, umbrella) - as long as you own

Investments (purchase records) - as long as you own

Investments (sales records) - maximum of 7 years for tax purposes

Mortgage or Loan Discharge - as long as you own, or 7 years after discharge

Property Bill of Purchase - as long as you own the property

Receipts

Appliances - as long as you own item

Art, Antiques, Collectibles - as long as you own

Clothing - for the length of the return periods, unless tracking household budget

Credit Card Slips - until statement comes and you can match your purchases

Furniture - as long as you own home, in case repairs are needed

Home Improvement - as long as you own home, or 7 years after sale

Household Repairs - for life of warranty or longer to track reliability

Major Purchases - life of the item

Medical and Tax-related - maximum of 7 years

Rent - your canceled check is sufficient

Utility Bills - current bill and one previous year's to check billing patterns

Warranties and Instructions - life of warranty or items, stick a label with warranty expiration date and service repair number on bottom of appliance. If something breaks down, you've got an easy way to check if the item's still covered without even having to go to your file drawer.

Resume - as long as it is current

Safe Deposit Box, Key & Inventory - as long as current

Tax Records (bank statements, canceled checks, certificates of deposits, contracts, charitable contributions, credit card statements, income tax returns, lease and loan agreements, loan payments books, pension plan records, pay stubs) - current year, plus 7 prior years

Vital Records (adoption papers, birth & death certificates, citizenship papers, copyright/patents, marriage certificate, divorce decree, letter of "last instructions" to executor or heirs, medical illness and vaccinations records, passport, power of attorney, social security records and wills) - permanently

CHARITIES

Big Brother Big Sister Foundation (will pick up)

800-483-5502

<http://www.bbbsfoundation.org>

Morgan Memorial Goodwill Industries

617-445-1010

http://www.goodwillmass.org/donation_clothing.html

Salvation Army (will pick up)

800-728-7825
<http://www.satruck.com>

Vietnam Veterans of America (will pick up)
800-775-8387
<http://www.clothingdonations.org>

Many charities will pickup at your home. Check your local yellow pages as well.