



Accounts payable & receivable ledgers	3 years
Bank deposit slips, check registers and reconciliations	3 years
Bank statements and cancelled checks	3 years
If your bank can provide	3 months
Budgets	7 years
Credit card bills	1 to 3 months
If no sales slip exists for deductible expenses	at least 7 years
Depreciation schedules	permanent
Financial Statements:	
Interim	5 years
Year-end	permanent
Annual audit/review	permanent
Other notices etc.	act on them or discard
General ledgers	permanent
Home repair bills	as long as home is owned Pass them on to the next owner
Insurance bills	1 month
Insurance policies	as long as they are in effect
Home insurance	suggested 5 years
If you foresee any issues in the future	10 years
Legal documents and certificates	as long as they are in effect
keep copy at home, original in safety deposit box	
Medical: premium statements, doctor bills, copies of prescriptions, hospital bills, dentist bills personal medical information (diagnoses etc.)	5 years permanent
Mortgage	as long as home is owned
Mortgage bills	1 month
Pay stubs	for current year
Pension records	permanent
Receipts for deductible expenses	at least 7 years
Receipts for non-deductible expenses and ATM transactions	your choice
Receipts for home improvements	until home sells
Stock records	as long as you own stock, plus 6 years
discard monthly statements if year-end summary is given	
Tax bills and statements	permanent
Tax returns	permanent or at least 7 years
Tools and equipment records	as long as equipment is owned or operating
Manuals: note date of purchase, cost, and store	
Utility bills	1 to 3 months
If writing them off your taxes, keep with tax records	
Warranty documents	until expiration date