



# Secure Your ID Day



## Credit Card/Purchasing Documents

- Contracts (purchases and sales)
- Credit Card Receipts
- Sales Receipts

## Recommended Period of Retention

- At least 6 years after the termination or disposal of item
- Shred once reconciled with your monthly statement
- At least 6 years

## Bank Documents

- Bank Deposit/Withdrawal Slips
- Bank and Credit Card Statements
- Cancelled Checks

## Recommended Period of Retention

- Shred once reconciled with your monthly statement
- At least 7 years
- At least 7 years

## Investment Documents

- IRA Contribution Statements
- Pension/Profit Sharing Informational Returns
- Retirement/Savings Plan

## Recommended Period of Retention

- Permanent
- Permanent
- Permanent

## Insurance Documents

- Insurance Policies
- Settled Insurance Claims

## Recommended Period of Retention

- At least 6 years after the termination of the policy
- At least 4 years after the termination of the policy

## Tax Documents

- Income Tax Payment Checks
- Income Tax Returns and Worksheets
- Medical Bills (if tax related)
- Records for Tax Deductions

## Recommended Period of Retention

- Permanent
- 7 years from filing date
- At least 7 years
- At least 7 years (e.g., charitable donations)

## Home/Residence and Personal Documents

- Bills
- Deeds, Mortgages, and Bills of Sales
- Legal Correspondence
- Medical Bills
- Contracts and Agreements
- Paycheck Stubs
- Plan and Trust Agreement
- Real Estate Records of Improvement
- Utility Records
- Birth certificates, social security card, marriage licenses, divorce decrees, passports, education records & military service records

## Recommended Period of Retention

- At least 1 year, however bills for large purchases should be retained for insurance purchases
- Permanent
- Permanent
- At least 3 years
- At least 6 years
- Shred after reconciled with W-2 form and taxes are paid
- Permanent
- Retain for length of home ownership
- At least 3 years
- Permanent

Source: NY State Department of Consumer Protection and USA.gov