

RECORDS ORGANIZATION BLUEPRINT

Laura D. ADAMS

RECORD TYPES	NOTES	KEEP ORIGINAL?	ACCESS OR KEEP COPY?	KEEP HOW LONG?
Bank Statements	Most banks offer online	N/A	ONLINE ACCESS / DIGITAL COPY	YEAR END
Canceled Checks	Maintained by most banks	N/A	ONLINE ACCESS / DIGITAL COPY	YEAR END
Credit Card Statements	Most companies offer online	N/A	ONLINE ACCESS / DIGITAL COPY	YEAR END
Bills / Loan Statements	Need if tax-related	N/A	ONLINE ACCESS / DIGITAL COPY	YEAR END
Health Records	May need if not available online	LOCKED AT HOME	ONLINE ACCESS / DIGITAL COPY	INDEFINITELY
Employment Records (Benefits, Agreements)	May need if not available online	LOCKED AT HOME	ONLINE ACCESS / DIGITAL COPY	INDEFINITELY
Insurance Policies (Auto, Home, Health, Disability)	May need if not available online	LOCKED AT HOME	ONLINE ACCESS / DIGITAL COPY	INDEFINITELY
Product Warranties	May need if not available online	LOCKED AT HOME	ONLINE ACCESS / DIGITAL COPY	AS LONG AS YOU OWN
Major Purchase Receipts (Vehicles, Jewelry, Electronics, Furniture)	May need if not available online	LOCKED AT HOME	CREATE DIGITAL COPY	AS LONG AS YOU OWN
Home Improvement Receipts (Major repairs, remodels, appliances)	Used for Capital Gains Calculation	LOCKED AT HOME	CREATE DIGITAL COPY	AS LONG AS YOU OWN
Brokerage Investment Statements	May need if not available online Used for Capital Gains Calculation	LOCKED AT HOME	ONLINE ACCESS / DIGITAL COPY	AS LONG AS YOU OWN
Retirement Account or Annuity Statements	May need if not available online	LOCKED AT HOME	ONLINE ACCESS / DIGITAL COPY	AS LONG AS YOU OWN

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Income Tax Returns + Backup Documents	You can amend for up to 3 years. The IRS can audit for 3 years, pursue underreported income for 6 years, or claims of fraud forever.	LOCKED AT HOME	CREATE DIGITAL COPY	7 YEARS MINIMUM
Medical Directives / Healthcare Proxy	Original emergency documents should never be kept in a safe deposit box	ATTORNEY'S OFFICE	SAFE DEPOSIT BOX + HOME	INDEFINITELY
Wills / Trusts / Estate Planning Documents	Original emergency documents should never be kept in a safe deposit box	ATTORNEY'S OFFICE	SAFE DEPOSIT BOX + HOME	INDEFINITELY
Powers of Attorney	Original emergency documents should never be kept in a safe deposit box	ATTORNEY'S OFFICE	SAFE DEPOSIT BOX + HOME	INDEFINITELY
Life Insurance Policies	May need if not available online	ATTORNEY'S OFFICE	SAFE DEPOSIT BOX + HOME	INDEFINITELY
Social Security Cards	Never keep original in your wallet	SAFE DEPOSIT BOX	LOCKED AT HOME	INDEFINITELY
Birth / Death Certificates		SAFE DEPOSIT BOX	LOCKED AT HOME	INDEFINITELY
Marriage / Divorce Certificates		SAFE DEPOSIT BOX	LOCKED AT HOME	INDEFINITELY
Adoption / Custody Paperwork		SAFE DEPOSIT BOX	LOCKED AT HOME	INDEFINITELY
Real Estate Closing Documents (Title, Deed, Mortgage, HUD Stmt)		SAFE DEPOSIT BOX	LOCKED AT HOME	AS LONG AS YOU OWN
Auto Titles		SAFE DEPOSIT BOX	LOCKED AT HOME	AS LONG AS YOU OWN
Stock / Bond Certificates		SAFE DEPOSIT BOX	LOCKED AT HOME	AS LONG AS YOU OWN
Video of home contents		CLOUD STORAGE	SAFE DEPOSIT BOX + HOME	AS LONG AS YOU OWN