

What To Keep Where and For How Long?

Guide to Family Records

Item	Where	How long
PERSONAL and FAMILY		
Birth, marriage and death certificates	Safe deposit box or fireproof home storage	Permanently
Adoption and custody papers	Safe deposit box or fireproof home storage	Permanently
Citizenship papers	Safe deposit box or fireproof home storage	Permanently
Divorce and separation	Safe deposit box or fireproof home storage	Permanently
Settlement agreements	Safe deposit box or fireproof home storage	Permanently
Military papers	Safe deposit box or fireproof home storage	Permanently
Will	Signed original with probate division of circuit court or safe deposit box (if jointly rented); copy in home file	As long as in effect
Advance directive (living will/durable power of attorney for health care)	Home File, Safe deposit and copies with agent and family members	Permanently
Passports	Home storage or safe deposit box	Until replaced
Social security card	Safe deposit box; carry only when needed	Permanently
Diplomas, transcripts	Home storage or safe deposit box	Permanently
Medical history	Home file	Permanently (update as needed)
Employment records	Home file	Permanently
Inventory of valuable papers and advisors	Home file; copy with trusted family member or friend	Permanently (update at least annually)
PROPERTY		
Real property deeds, title papers, abstracts, mortgage and other lien documents (include rental property)	Safe deposit box	Duration of ownership or longer if needed for tax purposes
Burial lot deed	Safe deposit box	Duration of ownership
Tax assessment notices, purchase contracts, records of capital improvements (include rental property)	Safe deposit box	Duration of ownership or longer if needed for tax purposes
Motor vehicle titles, purchase receipts, and licenses	Safe deposit box	Duration of ownership
Records of auto service/repair	Home file	Duration of ownership
Jewelry and other valuable items	Safe deposit box if safety of family may be threatened if kept in home	Duration of ownership

Item	Where	How long
Inventory of household goods and appraisals (include rental property)	Safe deposit box; copy in home file	Permanent (update at least once a year)
Auto insurance and registration	In vehicle (required by State Law)	Current only
FINANCIAL		
Stocks, bonds and other securities	Safe deposit box; listing in home file	Duration of ownership or longer if needed for tax purposes (usually six years)
Bank accounts, account registers and statements	Home file	Duration of ownership or longer if needed for tax purposes (usually six years)
Canceled checks	Home file for non-tax deductible expenditures	Three years minimum
Savings certificates	Safe deposit box; listing in home file	Duration of ownership or longer if needed for tax purposes (usually six years)
List of credit, ATM and debit cards, credit contracts, agreements, records of credit payments and account statements	Home file	Duration of account or obligation; longer if needed for tax purposes (usually six years)
Insurance policies and records of claims made and paid	Home file; list of policies in safe deposit	Permanently (update as needed)
Copies of past tax returns	Home file	Six years minimum
Receipts and records of deductible expenses, income and tax payments	Home file (current); fireproof home storage after filing of taxes	Six years minimum

Source:

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