

## Where to Keep Financial Records

### Home active files

- Bills to pay
- Spending plan (budget)
- Banking Records

### Carry with you - Wallet

- Credit, debit, ATM cards
- Driver's license or Identification card
- Health insurance card
- Medical cards (allergies, diseases, donor)

### Carry in your vehicle

- Vehicle Insurance Card
- Registration
- Emergency phone numbers

### Home permanent files

#### Automobile records

- Maintenance/repair records
- Registration receipts

#### Credit card records

- Cardholder agreements
- Contact information if card is lost or stolen
- Statements that document deductions, warranties, large purchases

#### Educational records

- Transcripts, diplomas, certificates

#### Employment records

- Contracts
- Employee handbook and benefits manuals
- Pay stubs (compare with W-2 forms, then shred)
- Resume

#### Financial accounts

- Brokerage and other accounts
- Share draft/checking (cancelled checks, statements, registers, transfer information)
- Share/savings (statements, deposit slips, share book)

#### Housing records

- Deposit records (security, utility)
- Equipment serial/model numbers, warranties
- Instruction manuals
- Lease or rental agreements
- Mortgage payment records

### Investments

- Earnings statements
- Reference information/documents
- Transaction receipts

### Keys

- Car, house, safe deposit box

### Legal documents/estate planning (copies only)

- Advance directives
- Powers of attorney
- Wills, trusts

### Medical records

- Vaccinations, immunizations, surgeries

### Memberships

- Organizations, road service, frequent traveler programs
- Renewal information

### Military records

- Benefits, service records

### Pets

- Health, microchip, and license records

### Retirement

- Pension and annuity records
- Retirement account information

### Social Security records

- Cards (copies)
- Earnings and Benefit Estimate Statements

### Tax-related information

- Deductible expenses for current year
- Past returns

### Home inactive file

- Cancelled checks/receipts (for tax purposes, large purchases, warranties)
- Debt repayment receipts/proof of payment
- Home improvement receipts/records
- Mortgage refinance records
- Medical/health records (3+ years old)
- Tax returns—(3+ years old, 1099s, W-2s)