



IMAGINE
HOME ORGANIZATION

PAPERWORK GUIDELINES

TAXES

Returns and supporting documents

- The IRS guidelines keep 3 years BUT they have caveats so 7 years is safer. Better safe than audited!



HOUSEHOLD

Bills

- Toss paper bills (Keep digital records/pay online)
- Keep 7 years IF you run a home office and claim these expenses.

Service Repairs

- Keep only if you will claim against the gain in house sale.

Manuals

- Toss - these are available online.



MEDICAL

Insurance benefits/EOB

- Toss-They are available online.

Lab/Test results

- Keep a digital copy for 2 years unless you are tracking changes to a chronic condition.

Bills

- Toss unless you are claiming expenses on taxes.

Immunizations, Log of Past Procedures or family history information -

- Keep (Digital copy only)



FINANCIAL

Credit card bills and bank statements

- Toss/shred- request these be sent digitally only.

Investment statements

- Toss/shred if they are monthly statements. Keep year end statements for 7 years - digitally.

Insurance Docs

- Keep declarations page only - digitally.



VITAL DOCS

Birth/Death/Marriage Certificates, Divorce Agreements, Adoption Papers, Passports, Social Security Cards, Driver's License

- Keep original & digital copy- Shred anything expired.

Mortgage Documents, Title/Deed to house or car

- Keep current & digital copy.

