

## FINANCIAL RECORDS: WHAT TO KEEP AND WHERE TO KEEP IT

CATEGORY	IN-HOME FILES & FIREPROOF SAFE	IN SAFE-DEPOSIT BOX
FINANCIAL PLANS/BUDGETS	Financial Plan, Balance Sheets and Cash Flow Statements, Current Budget, List of Safe-Deposit Box Contents, Names and Contact Information for Financial Advisors	Names and Contact Information for Financial Advisors, Copy of Written Financial Plans, Goals, and Budget
CAREER AND EMPLOYMENT	Current Resume, College Transcripts, Letters of Recommendation, Employee Benefit Descriptions, Written Career Plans	Employer Retirement Plan Correspondence
BANKING AND FINANCIAL SERVICES	Checkbook, Unused Checks and Cancelled Checks, List of Locations and Account Numbers for all Bank Accounts, Checking and Savings Account Statements, Locations and Access Numbers of Safe-Deposit Boxes, Account Transaction Receipts	List of Financial Institutions and Account Numbers for all Financial Services Accounts, Certificates of Deposit
TAXES	Copies of Income Tax Returns, both State and Federal, for the past three years, including all supporting documents, Receipts for all Donations of Cash or Property, Log of Volunteer Expenses, Receipts for Property Taxes Paid	Copies of all Income Tax Filings, both State and Federal, for the past three years, Records of Securities Purchased and Sold
CREDIT	Utility and Telephone Bills, Monthly Credit Card Statements, Receipts of Credit Payments, List of Credit Accounts and Telephone Numbers to report lost/stolen cards, Unused Credit Cards, Credit Report and Scores	List of Credit Accounts and Telephone Numbers to report lost/stolen cards, Loan Discharge Notice when it is paid off, Credit Card Bills for seven years if they support tax deductions
HOUSING, VEHICLES, AND CONSUMER PURCHASES	Copies of Federal Documents (leases, mortgage, deeds, titles), Property Appraisals and Inspection reports, Home Repair/Home Improvement Receipts, Warranties, Owner's Manual for Purchases, Auto Registration Records, Vehicle Service and Repair Receipts, Receipts for important purchases	Original Legal Documents (leases, mortgage, deeds, titles), Copies of Property Appraisals, Vehicle Purchase Contracts (until vehicle is sold), Photographs or Videos of valuable possessions
INSURANCE	Original Insurance Policies, List of Insurance Policies with premium amounts and due dates, Premium Payment Receipts, Calculation of your Insurance Needs, Insurance Claims, Forms and Reports, Medical Records for Family, including immunization records and list of prescription drugs	List of all Insurance Policies with company and agent names and addresses and Policy Numbers, Listing with Photographs and Videotape of personal property
INVESTMENTS	Records of Stock, Bond, and Mutual Fund Transactions and Certificate Numbers, Mutual Fund Statements, Statements for Brokers, Reports from Financial Planner, Company Annual Reports, Retirement Plan quarterly and annual Reports, Documents on business interests, Written Investment Philosophy, Written Investment Strategies	Contact Information for all investment needs, Stock and Bond Certificates, Rare Coins, Stamps and other collectables
RETIREMENT AND ESTATE PLANNING	Pension and Retirement Plan Information, Retirement Statements, Copies of all Retirement Plan transactions, Copy of Social Security Card, Trust Agreements, Information on Social Security, Copies of advance directives (wills, living wills, medical Power of Attorney, durable Powers of Attorney with originals kept with physician/attorney), Copies of Trust Documents (originals with executor, trustees/attorney)	Extra Copies of Retirement Plan Transactions and Statements, Social Security Statements (newest one), Copy of Will (original of all estate planning documents should be kept in attorney's office)
PERSONAL INFORMATION	Copy of Birth Certificate and Marriage License, Religious Documents, Copy of Divorce Decree, Property Settlement, and Custody Agreement, Receipts for Alimony and Child Support Payments, Custodial Information for your children, relatives, and/or elderly parent	Passports while not being used, Military and Adoption papers, Originals of Birth, Marriage, Death Certificates, Originals of Social Security Cards, Originals of Divorce Decrees, Property Statements, and Custody Agreements, Master List of all important documents and their location, Flash Drive or CD containing soft copies of many financial records (update once a year)

