Paperless Filing: What to Purge, Keep, and Shred

Purge

***Rule of Thumb**: If you can easily get it again online or it's outside the required retention period, toss it.*

- [ ] Tax returns older than 7 years
- [ ] Paid utility bills & statements
- [ ] Bank statements
- [ ] Pay stubs
- [ ] Credit card statements
- [ ] Expired warranties & product manuals
- [ ] Insurance policies (expired or replaced)
- [ ] Receipts (for non-tax, non-warranty items)

Scan & Keep

***Rule of Thumb**: If it would be difficult or costly to replace, and you may need the original, keep and scan it.*

- [ ] Tax returns from last 7 years
- [ ] Birth certificates, marriage licenses, Social Security cards
- [ ] Titles (cars, homes), deeds, mortgage paperwork
- [ ] Wills, power of attorney, trust documents
- [ ] Medical records and any bills under dispute or part of ongoing treatment
- [ ] Education records & professional licenses
- [ ] Legal documents (court papers, adoption records, etc.)

Scan & Shred

***Rule of Thumb**: If it's not legally required in physical form but you can imagine needing it later, just keep it digitally.*

- [ ] Medical bills (after treatment is completed and paid)
- [ ] Receipts for major purchases
- [ ] Home improvement invoices
- [ ] Insurance claim paperwork (once settled)
- [ ] Lease or rental agreements (after they've ended)
- [ ] Employment offer letters and contracts

Visit redeemingproductivity.com/paperless for a full tutorial on going paperless.

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