

When to Shred Documents

Shred Now:

- Credit card applications
- Any piece of unwanted paper that contains: addresses, account numbers or access information, birth dates, budgets, photocopies of “never shred” documents listed below, drivers license numbers, employment information, envelopes and address labels, estimates, legal papers, luggage tags, medical information, passwords, report cards, signatures, social security numbers, transcripts, travel itineraries, used airline tickets, and anything you wouldn’t feel comfortable having a stranger read
- Expired credit cards, bank cards, passports, visas, and identification cards (college, military, employee badges, etc.)
- Credit checks on tenants or other home employees (contractors, nannies, etc.) immediately after evaluating the information

Shred on a Monthly Basis:

- Credit card receipts after reconciled with credit card statement (except for those that are needed for tax purposes or warranties)
- Cancelled checks and debit receipts after reconciled with bank statement (except for those that are needed for tax purposes or warranties)

Shred on a Yearly Basis:

- Monthly retirement and monthly investment account statements after reconciled with year-end statement
- Monthly bank statements after reconciled with year-end statement
- Pay stubs after reconciled with annual W-2 statement or 1099 equivalents
- Bills as the months repeat unless necessary for tax purposes (For example, when the Jan. water bill arrives, compare your consumption to the previous month and Jan. of the previous year to make sure that you don’t have an unknown leak. Then, shred last Jan.’s bill.)

Shred on a Seven-Year or 10-Year Basis:

- Year-end bank statements (if not necessary for tax purposes)
- Titles, deeds, and surveys to cars and property you haven’t owned in seven years



When to Shred Documents

Never Shred:

- Marriage, birth, divorce, and death certificates
- Military service records
- Insurance policies and claims
- Wills
- Power of attorney documents
- Social security reports
- Year-end retirement and investment account statements and policies
- Loan and mortgage paid-in-full documentation
- Diplomas and transcripts
- Medical records
- Current resume
- Evaluation and receipts of valuables (jewelry, artwork, etc.)
- Tax returns and associated financial documentation (1040 forms)
- Securities and trade confirmations

Never Shred Until They Expire:

- Titles, deeds and surveys to cars and property you own (only shred seven years after you get rid of the property)
- Leases and/or rental contracts on current properties
- Loan contracts until paid-in-full
- Maintenance records for home and auto (pass onto next owner of property)
- Warranties on products you currently own
- Active membership documentation (gyms, clubs, etc.)
- Benefits package from current employer
- Service contracts (cable, water, etc.)
- Pet records
- Current personal credit history report

