

YOUR 2026 PERSONAL DOCUMENT REFRESH

Checklist

Keep permanently

PERSONAL & FAMILY RECORDS

- Birth certificates
- Adoption papers
- Marriage certificates
- Divorce judgments
- Death certificates

CITIZENSHIP & IDENTITY DOCUMENTS

- Social Security card (store securely — not in a wallet)
- Passports (current and expired)
- Naturalization or citizenship papers

ESTATE PLANNING DOCUMENTS

- Will
- Trust agreements
- Financial power of attorney
- Health care power of attorney / advance directive

PROPERTY & OWNERSHIP RECORDS

- Real estate deeds
- Mortgage satisfaction documents
- Vehicle titles
- Property surveys

Keep for several years

TAX & FINANCIAL RECORDS

- Federal and state tax returns (generally 4–7 years, depending on the situation)
- W-2s, 1099s, and related tax documents
- Records supporting deductions or credits

EMPLOYMENT & BENEFITS

- Employment contracts
- Pension and retirement plan statements
- Benefit summaries

INSURANCE

- Policies currently in force
- Claims documentation (until resolved)

MEDICAL

- Explanation of benefits (EOBs)
- Major treatment records
- Vaccination records

What can be shredded

ROUTINE PAPERWORK

- Old utility bills
- Outdated bank statements
- Credit card offers
- Receipts for everyday purchases

EXPIRED OR REPLACED RECORDS

- Insurance policies no longer in effect
- Warranty documents for items you no longer own
- Old pay stubs (after tax filings are complete)
- Statements for closed accounts

Save digitally (securely)

- Estate planning documents
- Insurance policies
- Tax returns
- Property and ownership records
- Use encrypted storage or a secure cloud service
- Make sure a trusted person knows how to access these records if needed



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For guidance tailored to your situation, the attorneys at Johns, Flaherty & Collins are here to help. Give us a call at (608) 784-5678.