

YOUR 2026 PERSONAL DOCUMENT REFRESH

✓ Checklist ✓

Keep permanently

Keep for several years

What can be shredded

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

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

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- ☐ Outdated bank statements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- ☐ Insurance policies no longer in effect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



**JOHNS, FLAHERTY
& COLLINS, S.C.**
Good neighbors. Great lawyers.

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