

PFM Record-Keeping Organizer

Six Simple Steps to Better Record-Keeping

1. Get some file folders, hanging folders, or large envelopes, and a file box or cabinet

2. Gather and organize your financial information

3. Determine where each type of record should be kept—at home or in a safe-deposit box

4. Place the “home” records in labeled file folders in a logical order

5. Place appropriate records in a safe-deposit box

6. Once a year, review and discard unneeded records

Items for Storage in Safe-Deposit Box

PERSONAL DOCUMENTS

Family birth certificates
Family death certificates
Marriage certificate
Divorce decree
Baptismal certificates
Citizenship/naturalization papers
Adoption papers
Military discharge papers
Social Security verification

COPIES OF ESTATE-PLANNING DOCUMENTS

Wills
Living wills
Health-care proxies
Trusts
Letters of instruction
Guardianship arrangements

OBLIGATIONS/CONTRACTS

Contracts
Copies of insurance policies
IOUs
Retirement and pension plan documents

OWNERSHIP DOCUMENTS

Bonds and stock certificates
Deeds
Automobile titles
Household inventories
Home-ownership records
Copies of trust documents

Labels for File Folders at Home

Banking and Bills

Bills due after this month
Bills due this month
Checking account transactions/statements
Credit-card transactions/statements
Credit report
Debt-management plans
Savings account transactions/statements/passbooks

Children

Important information for each child
Social Security numbers
Copies of birth certificates
Passports
School information

Estate Planning

Durable power of attorney
Letters of last instruction
Living wills
Will(s)

Financial Planning

Annuity policies
Financial planning Worksheet
Insurance policies
Automobile
Health and medical
Home
Life
Other
Personal liability
Property

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More Labels for File Folders

Household

Appliance manuals and warranty/guarantee information
Complaint letters
Home purchase and sale documents
Household inventory (copy in safe-deposit box)
Property tax information
Purchase information/receipts for expensive items
Repair records

Investments

Investment account information and statements
IRA and other retirement account transaction statements
Stocks/bonds/mutual fund statements (original stock certificates and bonds should be kept in a safe-deposit box)
TSP information

Job

Command information
Current resumes
Employment records/information
LES and other pay information
Points of contact for emergency (military)
Command leadership
Ombudsman
NMCRS
ARC

Medical

Family dental records
Family health records
Insurance statements

Personal

Certifications/licenses
Church information
Divorce/separation papers
Frequent-flier mileage statements
Legal papers
Name and addresses of financial professionals
Passports
Powers of attorney
Safe-deposit box spare key

Taxes

Business expense records
Current file for this year's receipts and transactions
Past-year's tax files

Vehicles

Buy/sell documents
Lease information
Maintenance and repair records
Registration/titles (keep titles in safe deposit box)

Record Retention

Three Years for Most Files

Tax Files and Information: Six Years*

Homeownership Documents: As Long as You Own the Property

Safety-Deposit Box Contents: Indefinitely for Most Items

**See IRS Pub 552 for record retention relating to federal income taxes.*