Document	When to toss	Where to keep originals/copies
BANKING		
Bank-deposit slips	After you reconcile your statements	Home
Canceled checks	Generally after one year; 7 years for checks that support tax filings	Home
Certificates of deposit	After matures	Home
Check registers	After one year	Home
Check statements	After one year	Home
Credit-card statements	After one year; 7 years if needed to support tax filings; if using card to pay for home renovations, generally cannot claim on taxes until house is sold, so keep until then	Home
Loan documents	When repay loan	Home
Loan-discharge notices	Never	Safe-deposit box
Pay Stubs	When you get a new one	Home
ESTATE		
Health-care proxy	When updated	Safe-deposit box/primary-care physician, attorney, anyone named to make decisions on your behalf
Living trust	When updated	Safe-deposit box/successor trustee, attorney
Living will	When updated	Safe-deposit box/attorney, executor
Power of attorney	When updated	Safe-deposit box/designee, attorney
Will	When updated	Safe-deposit box/attorney, executor
INSURANCE		
Annually renewed insurance policies	After renewal	Home
Insurance inventory	When updated	Safe-deposit box
Permanent life (whole life, etc.)	Never	Safe-deposit box
Term life	After the term expires	Safe-deposit box