

Help, I'm drowning in paper ...

Document	When is the earliest I can shred?
Bank Statements	Confirm accuracy, then shred. Remember to keep information you'll need for income taxes.
Bills	Pay the bill, then shred.
Credit Card Statements	Confirm accuracy, then shred. Remember to keep those you'll need for taxes.
Investment Records	As long as you own the investment, plus 7 years. Keep a record of all transactions in the account.
Pay Stubs	Until you receive your W-2. Use to confirm accuracy of your W-2, then shred.
Real Estate Closings	Maintain file of closing documents and records of the costs of any improvements you make.
Retirement Accounts	Most recent statement, since most of these reports are now available online.
Tax Returns	Keep income tax returns and all supporting documents 7 years.
W-2	Confirm accuracy of your Social Security earnings record, then shred.
Wills, etc.	Keep your current will, power of attorney, etc in a safe place. Destroy your old documents immediately after you sign new ones.