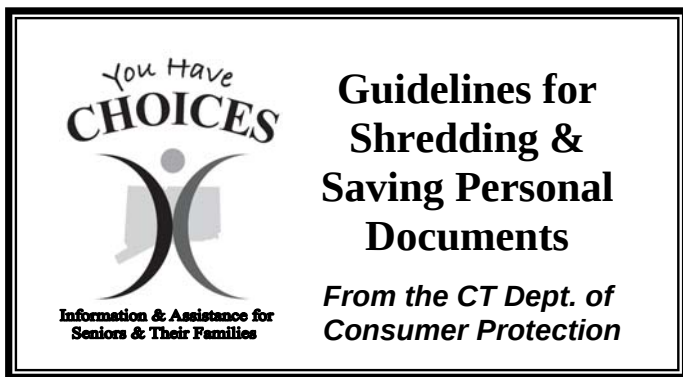




Most experts suggest saving every tax-related document (including relevant receipts and cancelled checks) for seven (7) years after you file the return. Aside from that, opinions differ; here are reasonable guidelines:

- Keep **pay stubs and canceled person checks** for one (1) year, then shred and discard those that you won't need for tax, warranty, or insurance purposes.
- Shred all **credit card, debit card and ATM receipts** after you have checked the transactions against your monthly statements; store those you are saving for tax purposes.
- Before discarding, shred all statements from your health plan, and anything that bears your signature, credit account number, phone or cell phone number, social security number, or medical or legal information.
- Keep **store receipts** until you are sure you won't need to return or exchange the item. Receipts for items that have warranties should be attached to the warranty information and saved, in case you need proof of purchase later. Also, save receipts for items that may relate to your current insurance or taxes.
- **Supporting tax documentation**, such as receipts, W-2s, 1099s, canceled checks and credit card statements can generally be thrown out three (3) years after the return's due date. In some special circumstances, however, you may need to hold on to tax documentation longer. Consult a qualified tax adviser for more information. **Keep copies of your actual tax returns permanently.**
- Keep **warranty cards, instructions, and receipts for high-ticket items** for as long as you own the item.
- Keep canceled checks and invoices for any **permanent home improvements** until you sell your house.

- Store **car maintenance records** until you sell the car, at which time you should give them to the new owner. Keep the purchase order and title for as long as you own the vehicle.

- Keep **records of the purchase and sale of mutual funds and stocks** until you've reported the transactions to the IRS, and then keep the records with your other tax-related documents. Consult a qualified tax adviser for more info.

Documents that should be kept permanently in a fireproof box or home safe:

- birth & marriage certificates;
- college transcripts, diplomas;
- credit card & loan agreements;
- divorce decree and property agreements;
- mortgage documents;
- home inventory;
- insurance policies;
- passport (current)
- pension plan & retirement plan documents
- Social Security cards
- stock purchase agreements
- tax returns
- will and living will

The CT Dept. of Consumer Protection is the State regulatory agency responsible for protecting citizens from marketplace fraud. For consumer info & complaints, **Call 860-713-6100 or 1-800-842-2649; www.ct.gov/dcp**

The Consumer Law Project for Elders, a project of CT Legal Services, provides free legal assistance to seniors 60 or over who have consumer questions or problems. For consumer legal help, **Call 1-800-296-1467.**

CHOICES SMP, one of the CHOICES programs of the CT Dept. of Social Services and Area



Agencies on Aging, empowers seniors to prevent healthcare fraud and scams. To report suspected fraud or scams, **Call 1-800-994-9422.**

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