



SENIOR NUGGET - 2015 HAPPY NEW YEAR

The New Year is a good time to review your personal records and files.

**PROTECT YOUR IDENTITY -- PURCHASE A SHREDDER, NEVER TOSS INFORMATION
WITH YOUR NAME, ADDRESS OR ACCOUNT NUMBERS IN "General Trash"**

Don't go into extreme on either method. Save everything and be able to find documents. Worse, go entirely paperless, and you may have the impossible task of trying to retrieve old records. Organizing papers into an organized system can take hours, but in the long run it can save time, money and help you monitor your financial progress and detects fraud

HOW DO I KNOW WHAT TO PURGE AND WHAT TO KEEP? SOME GUIDELINES:

BANK records, bills, credit card statements, and paycheck stubs - 1 year through tax time

LEGAL DOCUMENTS: Keep for life (Will, birth certificate, Military discharge papers, etc)

TAXES: Depends on how long IRS might want to see them. Save time-frame 7 years

INVESTMENTS: Keep monthly and quarterly statements. Shred quarterly statement when you receive the year-end summary. Hold on to these statements for as long as you own the securities and several years beyond for tax purposes

HOME IMPROVEMENTS: Retain records, receipts made over the years for adding a deck, replacing windows, remodeling the kitchen or bathroom. Cost of improvements can be added to the original purchase price and lower the gain on a house when it's sold.

CHECKS/Bills related to taxes, home improvements and/or business expenses - 7 years

MEDICAL RECORDS: Retain medical receipts 1 year. You can deduct expenses that exceed yearly published Adjusted Gross Income (AGI). If you don't meet the threshold, shred records

BILLS AND RECEIPTS - Credit /Debit card receipts can be purged after one to three months, along with cable, TV and telephone bills. Credit card statements, pay stubs and other policies that are in force should be kept for a year. If you buy a big-ticket item with a credit card, keep the statement with the warranty. **NOTE:** if you plan to sell your house, prospective buyers request to see one year's worth of utility bills.

INVEST IN A FIRE PROOF SAFE for: Birth Certificate(s), Marriage/Divorce papers, military papers, social security card, passport, Will and other Estate documents, insurance policies, deed to property and vehicles

SHREDDER -- PROTECT YOUR IDENTITY - always remember shred what you discard

TIP: Cards never to carry on you: Medicare, Social Security Card, Voters card.
If you need a copy, copy and cut out the last four digits

Caregivers, keep copy of your loved one's ID, Medicare card and other health insurance cards, Rx card, etc. with you. Handy when taking patient for medical visits

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TAXES: Depends on how long IRS might want to see them. Save time-frame 7 years

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