

Personal Document & Digital Organization Guide

Last Reviewed: February 2026

This guide is intended to help you organize important personal documents and digital information. It provides general best practices only and is not legal, tax, or financial advice.

1. Documents to Keep Permanently (Originals)

Keep original copies of the following documents in a fire-resistant home safe or bank safe deposit box:

- Birth certificate
- Social Security card
- Marriage certificate or divorce decree
- Will, trust, and powers of attorney
- Real estate deeds
- Vehicle titles
- Military discharge papers (DD214)
- Pension plan documents

If these are lost, they can be time-consuming and difficult to replace.

2. Documents to Keep for 7 Years

In general, keep the following for at least seven years (consult your tax advisor for specific retention needs):

- Tax returns and supporting documentation
- Investment sale confirmations
- Loan payoff documentation
- Records related to major deductible purchases

3. Documents to Keep Current Version Only

- Insurance policies
- Retirement plan statements
- Social Security statements
- Property tax assessments
- Vehicle registrations

4. Documents That Can Be Digitized

- Bank statements
- Pay stubs
- Utility bills
- Credit card statements
- General receipts

Best practices for digital storage:

- Store in secure cloud storage
- Use two-factor authentication (2FA)
- Maintain backup copies
- Protect access with strong passwords

5. Digital Safety & Account Management

Avoid:

- Writing passwords in a notebook or binder
- Storing passwords in plain text files

Instead:

- Use a reputable password manager
- Enable two-factor authentication
- Keep a list of account providers (not passwords)
- Review account beneficiaries annually

Notes

Disclaimer

This document is provided for general educational purposes only and does not constitute legal, tax, or financial advice. Consult qualified professionals regarding your specific situation.