



Extension Connection

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The mission of K-State Research and Extension Family and Consumer Sciences is to link education with life experiences to help people improve their lives, their families and their communities. Family and Consumer Sciences professionals support essential life skills including Community Development, Healthy Lifestyle Choices, Leadership & Volunteer Development, Relationship Development and Resource Management.

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What to Keep? What to Throw Out?

One of life's most important lessons is distinguishing what is trivial from what is not. While we're tempted to lump our personal documents among life's petty details, their significance can be major. Several factors determine how long it's appropriate or necessary to keep important household papers. These include the paper's origin or source, intended use, and required access. Consider these recommended guidelines:

Keep Indefinitely

Permanent or original records that do not change over time. *Examples:* Birth, marriage, death, adoption, military discharge, and naturalization papers.

Keep for Multiple Years

Records for proof of payment or transactions. *Examples:* Tax returns with documentary proof (keep for a recommended three to six years); title to a car until it is sold, transferred, or discarded; mortgage contract and receipts for home improvements until mortgage is paid in full and house is sold or all claims of major damage are settled; deeds until the property is sold or transferred.

Keep for One Year Minimum

Some files need only be kept annually and then safely discarded. *Examples:* Household budget; bank and/or credit union statements; homeowner or auto insurance policies until they expire and new policies are put into effect.

Keep Temporarily

Items that await an action to disqualify their further usefulness (usually less than a year).

Examples: Credit card receipts until they are matched with the billing to be certain the charge was both legitimate and for the proper amount; billings until paid in full.

For more information, contact Kylie Ludwig, Entrepreneurship and Financial Management Agent, ludwigk@ksu.edu or (620)784-5337

For additional information, contact the Wildcat Extension District, Crawford County, 620-724-8233, Labette County, 620-784-5337, Montgomery County, 620-331-2690, Wilson County, 620-378-2167, Pittsburg Office, Expanded Food and Nutrition Education (EFNEP), 620-232-1930.

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