

Declutter & Digitize

A guide to a paperless lifestyle



Have you got a monstrous pile of paper documents at home that you've been meaning to tackle for ages? This guide will help you decide what to keep, what to scan, and what belongs in the recycle or trash bin.

Declutter

Use the table below to decide which documents to keep as originals and for how long. If the retention period in the Keep Hard Copy column has expired, you can send the paper version straight to the trash or recycle bin (we'll explain what can and can't be recycled on the next page).

Document Category	Document Type	Keep Hard Copy
Financial & Tax	Federal & state tax returns	Permanently
	IRS forms (W-2, 1099, K-1, etc.)	7 Years
	Bank statements	7 years
	Annual investment statements	At least 7 years after the tax year they relate to
	Investment transaction confirmations (buy/sell)	For as long as you own the investment, plus 7 years (permanently)
	Retirement account statements	Permanently
	Credit card statements	Up to 7 years (especially if the statement includes tax-deductible expenses or is used for business)
	Pay stubs	Up to 7 years (for complex financial situations, like in the case of applying for mortgages); 3-4 years (general safe retention period); Minimum 1 year (until reconciled with W-2)
	Loan/mortgage documents	Permanently (especially for deeds/titles, final payoff documents, final closing disclosures, settlement statements); For other types: life of loan + 10 years after the loan is paid in full to settle any late claims
Receipts supporting tax deductions	7 years	
Legal & Official Records	Birth, death, marriage, divorce certificates	Permanently
	Wills, trusts, powers of attorney	Permanently
	General contracts; leases	Life of contract + 10 years after its termination/ expiration
	Property deeds & titles	Permanently (as long as you own the property and for at least 10 years after sale)
	Court judgments	Permanently
	Corporate documents	Permanently
	Licenses, trademarks, patents	Permanently
Business/ Employment Documentation	Employment contracts	Duration of employment contract (duration of employment) + 10 years

	Employee personnel records (pay records (salary history), wage rate changes), payroll summaries, bonus and commission documentation, benefits enrollment forms (health, dental, retirement), leave records, disciplinary records, promotion/demotion documentation, separation/termination paperwork, etc.)	Up to 7 years after employment termination (retention periods depend on specific document type)
	Retirement/pension documentation	Permanently
	Business expense receipts	Up to 7 years from the date the tax return was filed
	Payroll & tax statements	7 years
Insurance & Warranty Papers	Policy contracts (home, auto)	Life of policy + 7 years
	Policy contracts (health)	Life of policy + 10 years
	Policy contracts (life)	Permanently
	Records for insurance claims	10 years after claim resolution
	Product warranty papers	Life of product or warranty period
Medical & Health Records	Medical bills	Scan & keep digitally
	Insurance explanation of benefits (EOBs)	7 years; Permanently (for major surgeries, chronic conditions)
	Medical records & test results	Permanently (recommended for personal health history and future diagnosis support)
Other Personal Documents	Utility bills	Scan & keep digitally
	Vehicle maintenance records	Permanently (for as long as you own the vehicle + 1-2 years after the vehicle is sold)
	Vehicle titles	Permanently (for as long as you own the vehicle)
	Educational permanent records (transcripts, diplomas)	Permanently
	Receipts for small or non-warranty purchases	Scan & keep digitally
	Manuals	Scan & keep digitally
	Personal papers (notes, cards, drawings, etc.)	Scan & keep digitally
Identification & Citizenship Records	Passports (current)	Permanently
	Passports (expired)	Permanently (expired passports can serve as proof of U.S. citizenship, may be required for certain types of renewals if issued within the last 15 years, and in some cases can be used for international travel if a valid visa is still inside).
	Social security cards	Permanently
	Green cards/Visa papers	Permanently
	Driver's Licenses (current)	Permanently (retained at least until license expiration)
	Driver's Licenses (expired)	Discard after renewal (for personal record it is recommended to keep expired licenses for a few months in case of administrative errors, but shred them afterward)
	Voter registration cards	Until reissued
	Military ID/discharge (DD-214)	Permanently

Pro Tip: Alongside keeping physical copies, it can also be convenient to create a digital archive, no matter the category or type of document. With smart search that recognizes text in scans, you'll be able to find any file in seconds.

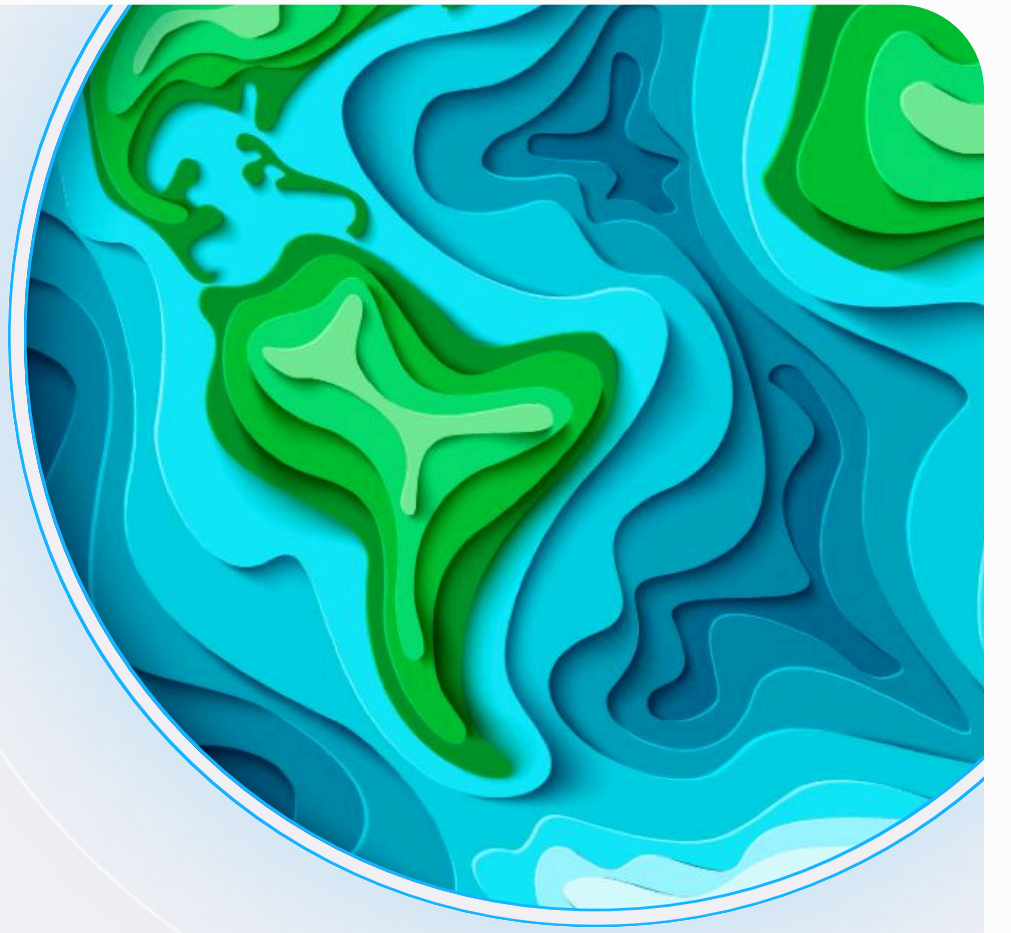


Recycle

The retention period expired? Congrats!

Now you can declutter your space by recycling these papers. This way, you turn waste into new paper, reduce energy and water consumption, and help the environment. However, not everything can be recycled.

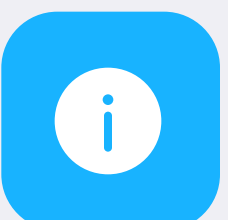
Here's a quick reminder.



Tip: Remember to obscure sensitive or personal info before you recycle. Normally, it would be a couple of lines on a page that you could easily cut out or cover.

- ❌ Paper heavily covered with paint or glue
- ❌ Waxed paper, plastic-coated paper
- ❌ Cards with glitter or plastic on them
- ❌ Paper contaminated with food (but recyclable if the heavily contaminated part is torn off)
- ❌ Single-use paper cups
- ❌ Post-it notes, stickers (may be recyclable depending on local rules)
- ❌ Thermal paper receipts
- ❌ Paper plates, towels, toilet paper, paper tissues, even unused
- ❌ Shredded paper (may be recyclable depending on local rules)
- ❌ Wet paper that has started breaking down

- ✅ Office paper, letters, envelopes (without a plastic window)
- ✅ Magazines, catalogs
- ✅ Flyers, coupons, brochures, booklets
- ✅ Newspapers
- ✅ Colored paper
- ✅ Telephone books
- ✅ Non-glossy, ink-printed paper receipts
- ✅ User manuals
- ✅ Books
- ✅ Cardboard
- ✅ Old notebooks, diaries
- ✅ Drawings
- ✅ Greeting cards



Recycling rules vary by city, so always check your local recycling program.

Digitize & Live Sustainably

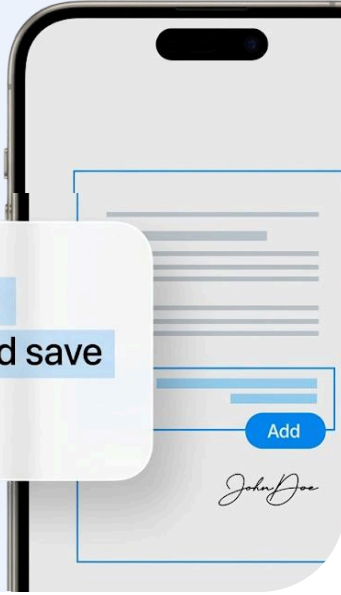
Even one simple sustainable habit can make a difference in the long run. Here are a few easy ones you can start practicing.

Consider unsubscribing from all magazines, sales catalogs, or any other promotional materials that are mailed to you. Everything imaginable is available online today!



Make scanning everything that lands in your mailbox a habit. When a document is safely stored digitally, sort the physical copy: place unwanted ones in a recycling bin.

Easily extract text from a scanned page, edit it, and save as a new document.



Carry your own coffee cup—single-use paper coffee cups are neither reusable nor recyclable.



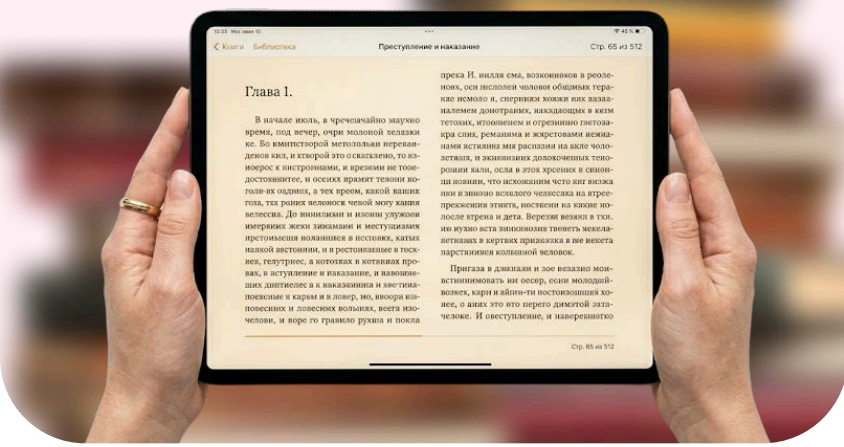
Contact your bank, mobile provider, or any other companies that send you bills, and ask for a digital version instead, if feasible.

9:41

Switch to washable kitchen towels instead of paper ones.



Go for e-books instead of paper ones. If you do get a paper book, choose a softcover.



Take part in eco programs to learn more about digitizing, sustainability, and eco-friendly impact. In iScanner, you can have fun earning eco badges by exporting pages, add an eco-counter widget to your lock screen to track the number of trees you've saved by exporting instead of printing, and earn an eco-certificate recognizing your commitment to a paperless lifestyle.



iScanner

iScanner is an award-winning, AI-powered scanning and document management app with over 125 million downloads, available on iOS, Android, and the Web. It actively promotes a sustainable lifestyle by assisting people to go paperless, as it's simultaneously a portable scanner, a PDF editor, and a digital storage system.

