



Organize Your Everyday Receipt Keeper's Tipsheet

WHAT TO KEEP	HOW LONG
ATM and bank deposit slips	Until you verify against your bank statement; one month
Gift receipts for items you've given or received	Until you are sure that the item will not be returned; three months is a good general guideline
Receipts from high-ticket items including furniture, jewelry, electronics or antiques	Indefinitely in case these items are stolen or damaged during a move and you need to seek reimbursement from an insurance company or other source
Low-ticket purchases like clothing, DVDs, CDs, makeup, and accessories	For the amount of time the retailer's return policy allows, usually 30 days . If you paid with a credit card, you can wait until the charge shows up on your statement and save that for the duration instead.
Receipts pertaining to tax-deductible items	At least six years
Receipts from store returns	Until the credit appears on your credit card statement; generally one-two months
Receipts for items under warranty	For the duration of the warranty
** If you are on a budget** Everything —including receipts from groceries, entertainment, ATM, and personal expenses	For one week ; experts suggest designating one evening a week to perusing receipts and recording on paper or electronically. Once recorded, toss receipts.