

	Category	What to Keep	Why it Matters	How Long To Keep
<input type="checkbox"/>	Income	W2 forms from each employer	Show wages & tax withheld; core to your return	At least 3 years after filing; longer for loans/Social Security
<input type="checkbox"/>	Income	1099-NEC 1099-MISC 1099-INT 1099-DIV 1099-K	Reports non-employee income; IRS matches these	3-6 years (especially if self-employed)
<input type="checkbox"/>	Income	Paystubs (all year)	Verify W2 accuracy; proof of income	Keep until W2 is verified; longer if used as proof of income
<input type="checkbox"/>	Income/Expenses	Bank statements with income deposits or deductible expenses	Backup for income and deductions	3-6 years
<input type="checkbox"/>	Deductions	Receipts for business expenses	Substantiates business deductions	3-7 years
<input type="checkbox"/>	Deductions	Receipts and acknowledgements for charitable donations	Required for claiming charitable deductions	3-7 years
<input type="checkbox"/>	Deductions	Medical/dental expense records	Supports itemized medical deductions	3-7 years
<input type="checkbox"/>	Deductions	Credit card statements supporting deductions	Secondary proof for deductible purchases	3-6 years
<input type="checkbox"/>	Investments	Year-end brokerage summaries	Summarize income, dividends, gains/losses	7 years after selling the asset
<input type="checkbox"/>	Investments	Trade confirmations	Document basis and dates for gains/losses	7 years after sale
<input type="checkbox"/>	Investments	1099-B / Capital gain-loss reports	Report securities sales to IRS	7 years after sale; longer if losses carried forward
<input type="checkbox"/>	Investments	Basic documents (reinvested dividends, splits, improvements)	Proves adjusted cost basis	Keep while you own the asset + 7 years after sale
<input type="checkbox"/>	Homeownership	Mortgage Interest Statement (Form 1098)	Supports mortgage interest deduction	3 years after filing; longer if it affects home basis
<input type="checkbox"/>	Homeownership	Property tax bills & receipts	Support itemized deduction/basis	3-6 years
<input type="checkbox"/>	Homeownership	Closing disclosures; purchase & improvement records	Establish home's cost basis	Keep while you own the home + 7 years after sale
<input type="checkbox"/>	Education	Form 1098-E (student loan interest)	Supports student loan interest deduction	3 years from the return claiming it
<input type="checkbox"/>	Education	Form 1098-T (tuition payments)	Supports education credits (AOC/LLC)	3 years from the return claiming it
<input type="checkbox"/>	Essentials	Copies of filed federal & state returns (all schedules)	Proof of what you filed; reference for future years	Keep indefinitely
<input type="checkbox"/>	Essentials	Identity documents (SSN/ITIN letters)	Needed for filing/identity verification	Keep permanently
<input type="checkbox"/>	Essentials	Carryover worksheets (capital loss, credits, charitable)	Needed to compute future returns	Until fully used + 3 years