

# Spring Cleaning for Your Home & Finances

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Rodgers &  
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WEALTH ADVISERS



# Today's Agenda

- Introduction
- History of the Filing Cabinet
- Q&A



# History of the Filing Cabinet

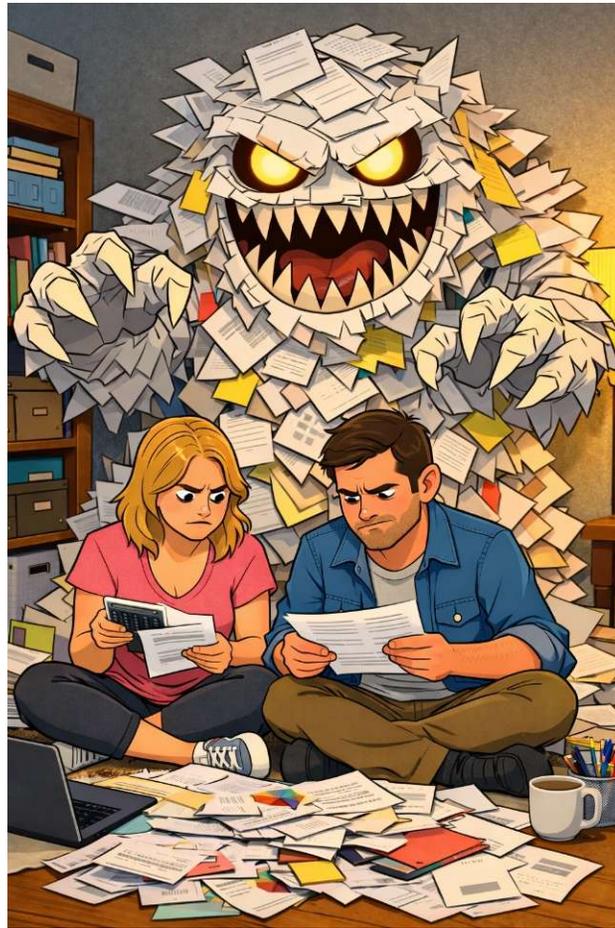


# Why We're Actually Here

- What financial documents should I keep?
- Where should I put them?
- How long should I keep them?



# You've Got A Problem



# Why This Matters

- Simplify financial management
- Quickly locate documents and information
- Reduce financial stress
- Being prepared for unexpected events
- More time for other activities



# What Should I Keep?

1. Cash Flows
2. Investments
3. Insurance
4. Taxes
5. Estate
6. Legal
7. Employment and Military
8. Home
9. Medical
10. Legacy



# Cash Flows

- Bank and Credit Union Statements
- Canceled Checks
- Loan Statements
- Credit Card Statements
- Copy of all Credit Cards
- Pension Statements
- Social Security Benefit Statements



# Investments

- Physical Stock and Bond Certificates
- CDs
- Monthly Statements
- Year-End Statements
- Cost Basis Information – Purchases and Sales
- Stock Options Information



# Taxes

- Income Tax Returns
- Charitable Contributions –Need Documentation for all contributions
- Amended returns can be filed for 3 years after completion of tax return
- All tax reporting documents such as W-2s, 1099-Rs, 1099-INT, 1099-DIV etc.
- All IRA information, such as
  - Form 5498 – Value of IRAs
  - Form 8606 – Tracks non-deductible contributions



# Insurance

- Original Insurance Policy
- Most Recent Statement (on anniversary)
  - Life Insurance
  - Homeowners Insurance
  - Car Insurance
  - Long-Term Care Insurance
  - Disability Insurance
  - Group Insurance
  - Annuity Statement



# Estate

- Last Will and Testament
- Durable Power of Attorney
- Durable Health Care Power of Attorney
- Living Will
- Trust Documents



# Legal

- Real Estate Settlement Sheets and Deeds
- All Personal Property Titles
  - Cars, Boats, Jewelry, etc.
- Marriage and Divorce Certificates
- Birth and Adoption Certificates
- Passports
- Other Contracts such as Business Contracts



# Employment and Military

- Employment Contracts
- Military orders and service records
- Military discharge papers
- Veterans' information
- Education transcripts and degrees
- Current employee handbook and benefits



# Home

- Receipts and warranty information on home appliances
- Record of home repairs and improvements
- Real estate assessments
- Property appraisals
- Title Insurance and Certificate of Title
- Listing of home contents - inventory and values



# Medical

- Name of primary doctors and specialists
- List of medications
- Family medical history
- Medical tests



# Legacy

- Personal letter of intention
- Family stories
- Your wishes for family members
- What was important to you in your life?
- Special memories



# Where Should I Keep It?

- Permanent Records should be kept in a safe deposit box or other fire-resistant box.
- All other documents should be kept in an easy to access file cabinet in a central location.
- All documents scanned to computers should be backed up regularly.



# How Long Should I Keep It?

- Forever
- 7 Years
- Transitory



# What to Keep Permanently

- Social Security Card
- Military Service Records
- Court Decrees
- Education Records
- Employment Records
- Adoption Certificates
- Religious Certificates
- Birth Certificates
- Life Insurance and Annuity Policies
- Marriage/Divorce Certificates
- Naturalization and Citizenship Papers
- Guardianship and Custody Agreements
- Passports and Visas



# What else to Keep Permanently

- Last Will and Testament
- Durable Powers of Attorney
- Living Wills
- Trust Agreements
- Organ or Body Donor Certificates
- Funeral and Burial Instructions
- Death Certificates



# Documents To Keep for 7 Years

- Year-End Bank Statements
- Canceled Checks
- Year-End Brokerage Statements
- Year-End Pension and Retirement Statements
- Credit Card Statements
- Expense Verification
- Income Tax Returns and Supporting Documents



# Income Tax Records

	<b>If...</b>	<b>Then keep for...</b>
1	Situations (4), (5), and (6) below do not apply to you.	3 years
2	You file a claim for credit or refund after you file your return.	Later of 3 years from the date you filed or 2 years from the date you paid the tax
3	You file a claim for a loss from worthless securities or bad debt deduction.	7 years
4	You do not report income that you should report, and it is more than 25% of the gross income shown on your return.	6 years
5	You do not file a return.	Indefinitely
6	You file a fraudulent return.	Indefinitely

Source: IRS Website



# Keep Until Item is Disposed

- Home Expenses and Improvements
- Cost Basis of Investments
- Vehicle Titles
- Service Contracts and Warranties
- Real Estate Deeds
- Real Estate Settlement Sheets
- Loan Statements
- Stock Certificates, CDs, Bonds



# Identify Responsibilities

- Identify which family member will be responsible for maintaining the family records
- Make sure your spouse, a family member, or friend has a thorough understanding of where documents are located.
- Communicate!



# Online Account Access

- Create a document listing:
  - Type of account
  - Location of account
  - Username and password



# Let's Be Honest

- If the IRS comes knocking, could *you* quickly locate your...?
- Could your *family*?



# Where Will You Go From Here?



# Look for our survey

You can help us make our seminars even better!

Please complete the short, anonymous survey  
arriving shortly in your email.

Thank you!



# Upcoming Seminars

**Women's Investment Roundtable – In-Person Only**

**Thursday, March 26, 2026**

**11:00 AM**

**The Manor – If These Walls Could Talk**

**Thursday, April 9, 2026**

**11:00 AM**

**30 Years of Rodgers & Associates**

**Tuesday, April 28, 2026**

**11:00 AM**



# Thank You!

**Rodgers &  
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WEALTH ADVISERS

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