

## THINGS YOU CAN TOSS IMMEDIATELY

- Junk mail
- Requests/solicitations/invitations from charities you do not intend to support
- Requests/solicitations/invitations from businesses you do not use or have no intention of using
- Requests/solicitations/invitations for events you do not plan to attend
- Expired coupons
- Expired warranties and service contracts (Harvest key support contact information first)
- Schedules/itineraries that are complete or outdated (Keep calendars or other documentation of where you were and when, if trips were a business expense or you like keeping track of your travels)
- Generic account info/privacy statements you've read or don't intend to read
- Greeting cards that do not contain a detailed personal or very special message
- Receipts for any nondeductible expense, particularly for personal care and personal food items
- Invitations you've received to events that have already happened
- Owner's manuals for items you no longer own
- Installation manuals for anything that is already installed
- Expired insurance policies (Compare new to previous first—is coverage is consistent and accurate?)
- Business cards from anyone whose name you don't recognize
- Maps/atlas that are more than three years old
- Periodicals and catalogs (Three months' worth for periodicals; new catalogs replace old catalogs)
- Articles/clippings that you've not read or referred to in more than two years (including recipes!)
- Duplicates of anything (Unless copied for someone—create an envelope and address it)
- Brochures from tourist destinations (Whether you've been there or not, these are not souvenirs)
- Financial/banking documents (confirm with your accountant):
  - Statements/canceled checks that are more than seven years old
  - Monthly/quarterly statements where year-end statement reflects 12 months' transactions
  - Unused checks for closed accounts
  - Canceled checks for personal expenses (Keep major purchases, tax-deductions for either the life of the product or seven years)