Checklist of documents to keep

* Income tax returns for at least the last three years (federal, state, local).
* Proof of both spouses income (w-2 and 1099 forms).
* Statements of any financial accounts, including checking and savings accounts, certificates of deposit, mutual funds and money market accounts.
* All real estate records, including the martial home and unimproved land, (particularly related paperwork such as the deed, the promissory note, mortgage, statement from the lender showing the balance due, any appraisals of property, and the most recent tax bill).
* Personal property, such as automobiles, furnishings, collections (art, stamp, coin).
* Stocks, bonds, annuities, retirement plans, particularly pensions and profit sharing plans.
* Accrued vacation time.
* Medical savings accounts.
* Whole life insurance policies.
* Trusts.
* Records of credit cards.
* Vehicle loans, including the title(s), promissory note if the vehicle is encumbered, payment coupon or invoice from most recent payment.
* Mortgages and home equity loans.
* Promissory notes.
* Student loans.
* Other loans.
* Current statements from all college accounts, including any 529 accounts.
* Current statements for any other mortgage on any property you, your spouse, or both of you own.
* All motor vehicle titles held in your name or jointly with your spouse, as well as information on the value of the vehicles. (Check Kelley Blue Book at <https://www.kbb.com/>)
* The leases for any vehicles you or your spouse may have.
* A current fair market value appraisal of your home. Alternatively, you can get a realtor’s comparative analysis of the fair market value of your home, or get the information on the value from www.zillow.com, or another internet valuation website. However, these are not as accurate as a real appraisal by a certified appraiser.
* Any partnership or business agreements regarding any business you, your spouse, or both of you have an interest in, including any buy/sell agreements, a balance sheet, profit and loss statement, and cash flow statement for the partnership or business.
* All credit card statements for at least the past year. (NOTE: If past spending is an issue, or if you or your spouse questions whether money was spent on something that did not involve the marriage – like a boyfriend/girlfriend – then you might need three years of credit card statements.)