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Some Important Documents That Need to be Shred by Ruby Badcoe

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If your storage room is filled with unnecessary paper mess, then you know that itâ€™s time to clean up. However, disposing important files is not easy to do for the simple reason that they hold important information regarding a company or a personâ€™s profile. This is why individuals need to evaluate which files are worth keeping and which are the ones ready for the trash bin.

It is understandable that disposing important documents such as tax or bank statements can be quite frightening especially since identity thieves abound. In the United States, the incidence of identity theft is alarming. In fact, in the last five years, it was shown that one in every four Americans were victimized. Indeed, identity theft alone can cost government and businesses to lose billions each year.

That is why it is important to know what type of document individuals can safely dispose of. By knowing this, individuals need not worry about accumulating needless clutter and thinking about the security of their identity. Knowing what to keep and dispose can save people from both emotional and financial problems.

Tax papers and social security statements

According to the Internal Revenue Service, bank statements used in tax returns and deductions should be kept for seven years for auditing reasons. Meanwhile, pay stubs that contain Social Security numbers should be shredded to prevent identity thieves from taking over your identity. Retiring individuals, who are about to receive pensions and other benefits, can shred their Social Security statement if they do not need it.

Credit or debit card statements

Debit cards can be discarded once the person has already compared the items in his checkbook for any errors. Meanwhile, credit cards can be stored for record purposes. Both credit and debit card statements with large purchases and with warranty should be kept for the latter reason otherwise, they can be shredded. If individuals have a hefty load of credit or debit statements for shredding, they can be handed over to professionals for document shredding Los Angeles residents trust.

Healthcare documents

Documents that pertain to an individualâ€™s health benefit can contain enough information for identity thefts to snatch. Healthcare documents like information on treatments received, diagnosis of ailment, and insurance information may be included in the document. Document shredding Los Angeles professionals offer an excellent job of shredding these files beyond recognition.

Receipts

Any receipts that do not have warranties on purchase should be shredded regularly. Rather than just balling up a receipt and throwing it in the waste bin, individuals can use a machine for document shredding Los Angeles residents prefer to ensure that these receipts will no longer be used. Individuals can visit ehow.com for more types of disposal documents.

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