Example: a 50-employee services company

Record retention schedule for US businesses

Rules checked 2026-11-04 Made 2026-11-04 recordretention.org

Your schedule: 36 of 41 rows

The record groups your company keeps Tax and accounting, Payroll and wages, Hiring and personnel, Immigration, Safety and health, Benefit plans, Operational records

Your current headcount band 30 to 99

Is any employee exposed to toxic substances or harmful physical agents? No

Is an audit, claim, charge or other dispute open? No

Every period is a minimum. A hold overrides every period.

ID	Keep for	Record	Clock starts	Source, checked
Tax and accounting 8 rows				
TX-01	**3 years**	Records that support items of income, deductions or credits on a return: the books (journals and ledgers) and supporting documents such as sales slips, paid bills, invoices, receipts, deposit slips and canceled checks The default. TX-02 to TX-06 are exceptions. The IRS notes that insurers or creditors may require longer.	Date the return was filed. A return filed early counts as filed on its due date.	26 U.S.C. 6501(a) https://www.law.cornell.edu/uscode/text/26/6501 IRS: How long should I keep records? https://www.irs.gov/businesses/small-businesses-self-employed/how-long-should-i-keep-records 26 CFR 1.6001-1(e) https://www.ecfr.gov/current/title-26/section-1.6001-1 IRS: What kind of records should I keep https://www.irs.gov/businesses/small-businesses-self-employed/what-kind-of-records-should-i-keep IRS Publication 583 https://www.irs.gov/publications/p583 **2026-11-03**
TX-02	**3 years from filing the original return or 2 years from paying the tax, whichever is later**	Records behind a claim for credit or refund filed after the return	Filing date or payment date	26 U.S.C. 6511(a) https://www.law.cornell.edu/uscode/text/26/6511 IRS: How long should I keep records? https://www.irs.gov/businesses/small-businesses-self-employed/how-long-should-i-keep-records **2026-11-03**

ID	Keep for	Record	Clock starts	Source, checked
TX-03	**6 years**	Records for a return that left out income of more than 25% of the gross income shown IRS Topic no. 305 adds a second 6-year case, income left out that is attributable to foreign financial assets and is more than $5,000. The IRS how-long page lists only the 25% case.	Date the return was filed	26 U.S.C. 6501(e)(1)(A) https://www.law.cornell.edu/uscode/text/26/6501 IRS: How long should I keep records? https://www.irs.gov/businesses/small-businesses-self-employed/how-long-should-i-keep-records IRS Topic no. 305, Recordkeeping https://www.irs.gov/taxtopics/tc305 **2026-11-03**
TX-04	**7 years**	Records behind a claim for a loss from worthless securities or a bad debt deduction The IRS counts the 7 years from the date the return was due (Tax Topic 305), which matches 26 U.S.C. 6511(d)(1).	Date prescribed for filing the return for the year the claim relates to	26 U.S.C. 6511(d)(1) https://www.law.cornell.edu/uscode/text/26/6511 IRS: How long should I keep records? https://www.irs.gov/businesses/small-businesses-self-employed/how-long-should-i-keep-records IRS Tax Topic 305 https://www.irs.gov/taxtopics/tc305 **2026-11-04**
TX-05	**Indefinitely**	Records for a year with no return filed	No end date	26 U.S.C. 6501(c)(3) https://www.law.cornell.edu/uscode/text/26/6501 IRS: How long should I keep records? https://www.irs.gov/businesses/small-businesses-self-employed/how-long-should-i-keep-records **2026-11-03**
TX-06	**Indefinitely**	Records for a fraudulent return	No end date	26 U.S.C. 6501(c)(1) https://www.law.cornell.edu/uscode/text/26/6501 IRS: How long should I keep records? https://www.irs.gov/businesses/small-businesses-self-employed/how-long-should-i-keep-records **2026-11-03**
TX-07	**Until the limitations period ends for the year the property is disposed of**	Property and asset records: cost, improvements, depreciation, disposal After a nontaxable exchange, also keep the records on the old property until the period ends for the year the new property is disposed of.	Disposal of the property	IRS: How long should I keep records? https://www.irs.gov/businesses/small-businesses-self-employed/how-long-should-i-keep-records 26 CFR 1.6001-1(e) https://www.ecfr.gov/current/title-26/section-1.6001-1 **2026-11-03**
TX-08	**At least 3 years. 4 years for Form 1099-C, and 4 years if backup withholding was imposed**	Copies of information returns filed (Forms 1099 series) Page reviewed 30-Apr-2026.	Due date of the returns	IRS: General Instructions for Certain Information Returns https://www.irs.gov/instructions/i1099gi **2026-11-03**

Payroll and wages 10 rows

ID	Keep for	Record	Clock starts	Source, checked
PR-01	**At least 4 years**	Employment tax records The IRS gives three starting points: the later of the due date and the payment date (the regulation and the IRS how-long page), and the filing of the 4th quarter return (the IRS employment tax page). Counting from the latest of the three is our recommendation, not an IRS rule. The IRS employment tax page also says to keep records related to qualified sick leave wages and qualified family leave wages for leave taken after March 31, 2021, and to qualified wages for the employee retention credit paid after June 30, 2021, for at least 6 years.	The later of the tax's due date for the return period and the date the tax is paid (regulation). The IRS employment tax page counts from filing the 4th quarter return. Use the latest of the three.	26 CFR 31.6001-1(e)(2) https://www.ecfr.gov/current/title-26/section-31.6001-1 IRS: Employment tax recordkeeping https://www.irs.gov/businesses/small-businesses-self-employed/employment-tax-recordkeeping IRS: How long should I keep records? https://www.irs.gov/businesses/small-businesses-self-employed/how-long-should-i-keep-records **2026-11-03**
PR-02	**At least 4 years**	Copies of Forms W-2 (Copy A) and W-3 filed; undeliverable employee copies of Form W-2 Page reviewed 30-Apr-2026. Undeliverable copies need not be kept if the form can be produced electronically through April 15 of the fourth year after the year at issue. Count with PR-01.	**Start not stated in the source**	IRS: General Instructions for Forms W-2 and W-3 https://www.irs.gov/instructions/iw2w3 **2026-11-03**
PR-03	**At least 3 years**	Payroll records: the employee data Part 516 requires Employers covered by the FLSA.	Date of last entry	29 CFR 516.5(a) https://www.ecfr.gov/current/title-29/section-516.5 DOL Fact Sheet #21: FLSA recordkeeping https://www.dol.gov/agencies/whd/fact-sheets/21-flsa-recordkeeping 29 U.S.C. 211(c) https://www.law.cornell.edu/uscode/text/29/211 **2026-11-03**
PR-04	**At least 3 years**	Collective bargaining agreements, plans, trusts, employment contracts, written agreements or memoranda, certificates and notices named in Part 516	Their last effective date	29 CFR 516.5(b) https://www.ecfr.gov/current/title-29/section-516.5 DOL Fact Sheet #21: FLSA recordkeeping https://www.dol.gov/agencies/whd/fact-sheets/21-flsa-recordkeeping **2026-11-03**
PR-05	**At least 3 years**	Sales and purchase records: total dollar volume of sales or business, and total volume of goods purchased or received, by period	**Start not stated in the source**	29 CFR 516.5(c) https://www.ecfr.gov/current/title-29/section-516.5 DOL Fact Sheet #21: FLSA recordkeeping https://www.dol.gov/agencies/whd/fact-sheets/21-flsa-recordkeeping **2026-11-03**
PR-06	**At least 2 years**	Time and earnings cards or sheets (daily start and stop times, or work done when it sets pay)	Date of last entry	29 CFR 516.6(a)(1) https://www.ecfr.gov/current/title-29/section-516.6 DOL Fact Sheet #21: FLSA recordkeeping https://www.dol.gov/agencies/whd/fact-sheets/21-flsa-recordkeeping **2026-11-03**

ID	Keep for	Record	Clock starts	Source, checked
PR-07	**At least 2 years**	Wage rate tables and schedules used to compute straight-time pay, wages, salary or overtime	Their last effective date	29 CFR 516.6(a)(2) https://www.ecfr.gov/current/title-29/section-516.6 DOL Fact Sheet #21: FLSA recordkeeping https://www.dol.gov/agencies/whd/fact-sheets/21-flsa-recordkeeping **2026-11-03**
PR-08	**At least 2 years**	Customer orders and invoices received, shipping and delivery records, bills of lading and billings to customers Individual sales slips and cash register tapes are not covered. If the record also supports a tax return, TX-01 (3 years) is longer and applies.	Date of last entry	29 CFR 516.6(b) https://www.ecfr.gov/current/title-29/section-516.6 DOL Fact Sheet #21: FLSA recordkeeping https://www.dol.gov/agencies/whd/fact-sheets/21-flsa-recordkeeping **2026-11-03**
PR-09	**At least 2 years**	Records of additions to or deductions from wages paid, and the cost records used to work out the charges	**Start not stated in the source**	29 CFR 516.6(c) https://www.ecfr.gov/current/title-29/section-516.6 DOL Fact Sheet #21: FLSA recordkeeping https://www.dol.gov/agencies/whd/fact-sheets/21-flsa-recordkeeping **2026-11-03**
PR-10	**At least 2 years**	Equal Pay Act records that explain pay differences between employees of the opposite sex in the same establishment EEOC lists wage rates, job evaluations, seniority and merit systems and collective bargaining agreements as examples.	**Start not stated in the source**	29 CFR 1620.32(c) https://www.ecfr.gov/current/title-29/section-1620.32 EEOC: Recordkeeping Requirements https://www.eeoc.gov/employers/recordkeeping-requirements **2026-11-03**

Hiring and personnel 6 rows

HR-01	**1 year**	Personnel or employment records: applications and other hiring records, requests for reasonable accommodation, promotion, demotion, transfer, layoff, termination, pay rates and other terms of compensation, selection for training Title VII, the ADA and GINA, for employers those laws cover.	Date the record was made or the personnel action, whichever is later	29 CFR 1602.14 https://www.ecfr.gov/current/title-29/section-1602.14 42 U.S.C. 2000e-8(c) https://www.law.cornell.edu/uscode/text/42/2000e-8 EEOC: Recordkeeping Requirements https://www.eeoc.gov/employers/recordkeeping-requirements **2026-11-03**
HR-02	**1 year**	Personnel records of an employee who was involuntarily terminated	Date of termination	29 CFR 1602.14 https://www.ecfr.gov/current/title-29/section-1602.14 EEOC: Recordkeeping Requirements https://www.eeoc.gov/employers/recordkeeping-requirements **2026-11-03**

ID	Keep for	Record	Clock starts	Source, checked
HR-04	**3 years**	ADEA payroll records: name, address, date of birth, occupation, rate of pay, compensation earned each week	**Start not stated in the source**	29 CFR 1627.3(a) https://www.ecfr.gov/current/title-29/section-1627.3 29 U.S.C. 626(a) https://www.law.cornell.edu/uscode/text/29/626 EEOC: Recordkeeping Requirements https://www.eeoc.gov/employers/recordkeeping-requirements **2026-11-03**
HR-05	**1 year**	ADEA hiring and personnel records: job applications and resumes (including records of refusals to hire), promotion, demotion, transfer, selection for training, layoff, recall, discharge, job orders to agencies or unions, applicant test papers, physical exam results considered in a personnel action, job advertisements and notices	Date of the personnel action the record relates to	29 CFR 1627.3(b)(1) https://www.ecfr.gov/current/title-29/section-1627.3 EEOC: Recordkeeping Requirements https://www.eeoc.gov/employers/recordkeeping-requirements **2026-11-03**
HR-06	**The full period the plan or system is in effect, plus at least 1 year**	Written employee benefit plans (pension, insurance) and written seniority and merit systems, or a memo of their terms if not written	End of the plan or system	29 CFR 1627.3(b)(2) https://www.ecfr.gov/current/title-29/section-1627.3 EEOC: Recordkeeping Requirements https://www.eeoc.gov/employers/recordkeeping-requirements **2026-11-03**
HR-07	**No less than 3 years**	FMLA records required by 29 CFR 825.500 Keep medical certifications, recertifications and medical histories created for FMLA in separate confidential files (825.500(g)). Covered employers.	**Start not stated in the source**	29 CFR 825.500(b) https://www.ecfr.gov/current/title-29/section-825.500 29 U.S.C. 2616(b) https://www.law.cornell.edu/uscode/text/29/2616 DOL Field Operations Handbook, chapter 39 https://www.dol.gov/agencies/whd/field-operations-handbook/Chapter-39 **2026-11-03**

Immigration 1 row

IM-01	**The later of 3 years after the date of hire and 1 year after employment ends**	Form I-9, Employment Eligibility Verification, and any copies of documents made Available for inspection on at least 3 business days' notice. USCIS recommends keeping Form I-9 apart from personnel records. Do not mail forms to USCIS or ICE. Paper, electronic, microfilm or microfiche. The regulation says "date of the hire"; USCIS's calculator asks for the date the employee began work for pay. 8 CFR 274a.1(c) defines hire as the actual commencement of employment of an employee for wages or other remuneration. USCIS page reviewed 09/18/2026.	Date of hire; date employment ends	8 U.S.C. 1324a(b)(3) https://www.law.cornell.edu/uscode/text/8/1324a 8 CFR 274a.2(b)(2)(i)(A) https://www.ecfr.gov/current/title-8/section-274a.2 USCIS: Retention and Storage https://www.uscis.gov/i-9-central/completing-form-i-9/retention-and-storage 8 CFR 274a.1(c) https://www.ecfr.gov/current/title-8/section-274a.1 **2026-11-03**

ID	Keep for	Record	Clock starts	Source, checked
Safety and health 1 row				
SF-01	**5 years**	OSHA 300 Log, privacy case list, 300A annual summary and 301 incident reports The small-employer exemption concerns keeping new injury and illness records, not saving records already made. Keep existing records for five years after the end of the calendar year they cover (29 CFR 1904.33(a)). A company with 10 or fewer employees at all times during the previous calendar year need not keep new records unless OSHA or BLS requires them in writing (29 CFR 1904.1). Current headcount alone does not establish this exemption. Update the stored 300 Log for new cases and changed classifications (29 CFR 1904.33(b)(1)). The annual summary and the 301 reports need not be updated (1904.33(b)(2) and (b)(3)). Every covered employer must still report a work-related fatality, in-patient hospitalization, amputation or loss of an eye. Establishments in industries listed in appendix A to subpart B of Part 1904 are partly exempt (29 CFR 1904.2).	End of the calendar year the records cover	29 CFR 1904.33(a) https://www.ecfr.gov/current/title-29/section-1904.33 OSHA 1904.33 https://www.osha.gov/laws-regs/regulations/standardnumber/1904/1904.33 29 U.S.C. 657(c) https://www.law.cornell.edu/uscode/text/29/657 29 CFR 1904.1 https://www.ecfr.gov/current/title-29/section-1904.1 29 CFR 1904.2 https://www.osha.gov/laws-regs/regulations/standardnumber/1904/1904.2 **2026-11-04**
Benefit plans 2 rows				
BN-01	**Not less than 6 years**	Reports and supporting records for ERISA reporting and disclosure: copies of reports, vouchers, worksheets, receipts, applicable resolutions Covered plans. Electronic media are allowed under 29 CFR 2520.107-1.	After the filing date of the documents based on the information (or the date they would have been filed but for an exemption or simplified reporting)	29 U.S.C. 1027 https://www.law.cornell.edu/uscode/text/29/1027 DOL Advisory Opinion 1975-58 https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/advisory-opinions/1975-58 29 CFR 2520.107-1 https://www.ecfr.gov/current/title-29/section-2520.107-1 **2026-11-03**
BN-02	**No fixed period in the statute**	Records sufficient to determine the benefits due or that may become due to each employee The statute sets no number of years, so none is shown. Electronic media are allowed under 29 CFR 2520.107-1. Records that support plan reports have their own rule: at least 6 years under 29 U.S.C. 1027 (BN-01).	Not applicable	29 U.S.C. 1059(a)(1) https://www.law.cornell.edu/uscode/text/29/1059 29 CFR 2520.107-1 https://www.ecfr.gov/current/title-29/section-2520.107-1 **2026-11-03**
Disposal and holds 2 rows				
DS-01	**Not a period: use reasonable measures against unauthorized access or use**	Disposal of consumer information (the FTC's guidance calls it consumer report information) held for a business purpose The rule covers consumer information. It does not cover every record. Examples in the rule: burn, pulverize or shred paper; destroy or erase electronic media; use a destruction company after due diligence.	When you dispose of the information	16 CFR 682.3 https://www.ecfr.gov/current/title-16/section-682.3 FTC: Disposing of consumer report information https://www.ftc.gov/business-guidance/resources/disposing-consumer-report-information-rule-tells-how **2026-11-03**

ID	Keep for	Record	Clock starts	Source, checked
DS-02	**Not a period: an original paper tax record may be destroyed once the electronic storage system has been tested and procedures keep it compliant**	Electronic copies in place of paper The electronic system must be kept for as long as the records are material to tax administration. Other retention duties still apply.	When you replace paper with an electronic system	IRS Publication 583 https://www.irs.gov/publications/p583 8 CFR 274a.2(b)(2)(i) (Form I-9) https://www.ecfr.gov/current/title-8/section-274a.2 29 CFR 2520.107-1 (ERISA records) https://www.ecfr.gov/current/title-29/section-2520.107-1 **2026-11-03**

Operational records 6 rows

OP-01	**Policy-set. No general federal period found in the sources checked.**	Customer support tickets and chat transcripts Often holds personal data and customer names. Customer-owned content is excluded from licensing. Limits that still apply: DS-03, HR-03, TX-01 to TX-06 (if a record supports a tax return item), DS-01, and your customer contracts **May be licensable**	Policy-set	**2026-11-03**
OP-02	**Policy-set. No general federal period found in the sources checked.**	SOPs, process documents and runbooks Check authorship and any third-party content. Same limits as OP-01 **May be licensable**	Policy-set	**2026-11-03**
OP-03	**Policy-set. No general federal period found in the sources checked.**	Internal knowledge base or wiki Check for pasted customer or partner content. Same limits as OP-01 **May be licensable**	Policy-set	**2026-11-03**
OP-04	**Policy-set. No general federal period found in the sources checked.**	CRM and sales history: accounts, contacts, activity logs, opportunities Holds personal data. Check contract and privacy terms. Same limits as OP-01 **May be licensable**	Policy-set	**2026-11-03**
OP-05	**Policy-set. No general federal period found in the sources checked.**	Project files and deliverables: plans, status reports, work product Client-owned work product is excluded from licensing. Check each contract. Same limits as OP-01 **May be licensable**	Policy-set	**2026-11-03**

ID	Keep for	Record	Clock starts	Source, checked
OP-06	**Policy-set. No general federal period found in the sources checked.**	Internal chat and email Messages that form part of a personnel or employment record follow HR-01 to HR-03. Same limits as OP-01 **May be licensable**	Policy-set	**2026-11-03**