



YOUR FREE GUIDE ON When, Where and How to Collect Unclaimed Assets and Funds



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Part I: What Are Unclaimed Assets and Funds?

If you're conscious about your personal finances, working and living on a budget, careful with your money, aware of how many assets you have (and where they are), and making sure to account for every dollar belonging to you, it may sound unlikely that there might be missing funds that haven't found their way to you.

Yet there are times that one might discover a source of forgotten or abandoned money, like an old checking or savings account, a refund that never made its way to its rightful owner, or even a gift card with a leftover balance. Then there are moments when one isn't aware that there is money owed to them.

Unclaimed assets exist in many forms, waiting to be claimed by their rightful owners. They take the shape of money, funds or currency that rightfully and legally belong to an individual, but either that person can't be found, or due to some error, the monies go lost, uncollected, or unredeemed.

In fact, according to The New York Times, statistics show that there are **billions of dollars** in liquid cash, bank accounts, tax refunds, property, insurance policies and the like in the hands of state and federal agencies and organizations that have fallen through the cracks. Data gathered from independent estimates, notes the publication, place the total amount of unclaimed assets nationwide as high as \$80 billion.

The most recent data compiled by the National Association of Unclaimed Property Administrators (NAUPA) indicates that state agencies have recently managed to return over \$3 billion in assets to the persons they belong to. Yet, there is nearly \$8 billion in new assets that go unclaimed each year.

What's more, according to the NAUPA, 1 in 10 people have unclaimed cash or property waiting for them that they're unaware of and in the hands of state or government agencies.

Do you have any unclaimed assets to your name? There may be dollars that belong to you out there that you might otherwise not know about. Keep reading to find out how to verify – and most of all, claim – missing money belonging to you.

Types of Unclaimed Assets, Money and Property

According to the National Association of Unclaimed Property Administrators, unclaimed assets take on two primary forms:

- **Tangible assets.** These are physical properties of value, such as the contents of a safe deposit box – cash, jewelry, or other valuables.
- **Intangible assets.** Stocks, investments, checks that haven't been cashed, or other non-liquid funds are the most common types of properties in this group.

Unclaimed assets can come from numerous sources for various reasons:

Funds From Checking or Savings Accounts

Money from your bank accounts can be one source of unclaimed assets. Reasons include the following:

- You may have forgotten about the balance in an old or dormant account that hasn't been used for some time, or an account you forgot to close.
- A bank closure could exacerbate this problem, meaning the money isn't accessible any longer. While any money you have deposited with a financial institution is insured up to \$250,000 by the Federal Deposit Insurance Corporation, this could mean your money remains tied up, at least for some time.
- A system glitch could mistakenly indicate you have no money in an account that actually has a balance.

Unpaid Salaries or Wages

A recent or former employer may be trying to pay you via paper check, but they mailed it to the wrong address, or the check was lost in the mail. This may happen if you moved and your employer doesn't have your new address.

If you have direct deposit, a clerical or accounting error could mean paying you less than you're actually owed. If you fail to check your pay statement carefully, the funds you are owed could go overlooked.

Refunds

Missing refunds take several forms:

- Transactional, like a refund from an online purchase you never received.
- Tax related:
 - Federal income tax refunds that were either miscalculated or that weren't distributed if you didn't file your taxes;
 - Refunds owed from the mortgage insurance paid to the U.S. Department of Housing and Urban Development if you've ever taken out an FHA loan;
 - Refunds from the Earned Income Tax Credit (EITC).

Security Deposits

All or a portion of a rental security deposit may not have been returned to you by a landlord or property manager, or you may have forgotten to collect it during the moving process.

The same can apply for any deposits made to utility providers or other services where refundable deposits are required.

Checks or Money Orders

Though many expire a certain amount of time after they're drafted, the dollars from a check or money order that remains uncashed, or gets missing or lost, can add up.

Insurance Policy Discrepancies

Much like tax refunds, accounting errors can play a role here. If, for example, you switched insurance policies, and your carrier failed to pay you any difference you're owed, those unclaimed funds could mean missing the chance to put the money toward paying your new policy. Payouts, like those from a life insurance policy, can also go missing.

Stocks, Bonds, Trust Funds, and Certificate of Deposit Yields

Earnings from short- and long-term investments can also go unclaimed due to miscalculations, or, if the account holder forgets about their account and neglects to cash in their funds.

Gift Cards

Even if it's just a few dollars here or there, money left over on a gift card that's gone misplaced is money unclaimed.

Lawsuit Settlements

Specifically, this relates to class-action cases where monetary winnings in your favor may not find their way to your hands.

Pensions

Benefits from plans can go missing if one's provider goes out of business, or even changes hands.

Safety Deposit Box Contents

Jewelry, heirlooms, valuables, or important documents or belongings housed in a safety deposit box can also go unclaimed if a bank changes hands or goes out of business, and the box's owner cannot be found.

Real Estate

Has there been land or property in your name you're unaware about that hasn't been claimed?

Real estate can also become an unclaimed asset.

What Happens to Unclaimed Assets?

Money, funds, property or other assets may go unclaimed due to some of the reasons outlined in the section above — whether it's account dormancy, a bank/institutional closure, or mailing or clerical errors. It could simply boil down to the fact the owner of the funds cannot be located or contacted to notify them about their missing money.

Those are just some of the reasons *why* assets go unclaimed... but *where* do they go?

A business, bank or other entity cannot legally keep the money for themselves if it belongs to another person, even when that person cannot be found. In general, after two to three years of account inactivity or failure to reach their account holder, they're obligated by law to relinquish any assets over to the appropriate state agency.

Escheatment

This process of handing over money to state agencies for safekeeping is called *escheatment*. Any monies that are not claimed by their intended recipient after that two-to-three-year dormancy period — whether it is forgetting about funds in a bank account, forgetting to cash a check, or

when the recipient cannot be reached by a bank – can be escheated. In other cases, assets are considered dormant after five years versus two to three.

Escheatment does not mean being cheated out of one's money. The process of this safekeeping is to protect your assets until you can be found or until you can find them. Custodial states are obligated by law to hold your property on your behalf. Refer to the section called "How to Claim Unclaimed Assets State-by-State" on [page 11](#) of this guide for more information.

The good news is that if your money has been escheated to the agency in the state where you reside, your money should be held in perpetuity. Your money will not be spent, and there is no expiration date for you to claim your money.

If your money has been escheated, you will need to file a formal claim with the appropriate state agency to retrieve it. You will also need to find out if there are unclaimed funds to your name.

For that, there are avenues you can take to search for any assets or funds in your name that you may not be aware of. Then, once you have identified those assets, you can start the process to retrieve and collect them.



Part II: Finding and Claiming Your Assets

Navigating the search and collection of unclaimed assets is a straightforward approach that involves a few steps:

1. Conducting a search for property or money in your name.
2. Proving ownership of the assets.
3. Determining the correct agency holding your assets.
4. Filing a formal claim for your dollars.

Starting Your Search

Now, if a company, financial institution or organization has your unclaimed property, they are obligated to contact you before relinquishing the assets over to the state government. Before doing so, they may even employ the services of a third-party business that helps locate owners. (Refer to the section called “How to Avoid Unclaimed Property Scams” on [page 35](#) for steps you can take if you are contacted by such an agency.)

If you cannot be located, and you have unclaimed property to your name, you will need to conduct your own search to find out what unclaimed assets are currently in your name.

The following sites can be helpful resources:

- As mentioned earlier in the guide, the National Association of Unclaimed Property Administrators (NAUPA), <https://unclaimed.org/>, is an effective starting point, allowing searches by state for the appropriate government agencies that may be holding unclaimed assets.
- [MissingMoney.com](https://www.missingmoney.com) also offers a similar state-to-state search function, which also includes Puerto Rico and segments of Canada.
 - The website allows you to click on your state or region, which will direct you to a separate website specific to your location where you can begin your search.
- USA.gov’s page on unclaimed money, www.usa.gov/unclaimed-money, enables anyone to start researching for funds potentially owed to them.
- The U.S. Department of Labor’s Wage and Hour Division, www.webapps.dol.gov/wow, to search for unpaid wages;
- The U.S. Department of Housing and Urban Development, <https://entp.hud.gov/dsrs/refunds/>, for searching for FHA insurance refunds;
- The Internal Revenue Service’s search page, www.irs.gov/refunds, for searching for income tax refund statuses;
- The Federal Deposit Insurance Corporation’s (FDIC) page, <https://closedbanks.fdic.gov/funds/>, for searching for unclaimed funds linked to closed banking institutions.
- The National Credit Union Administration website, www.ncua.gov/support-services/conservatorships-liquidations/unclaimed-deposits, for searching for unclaimed deposits;
- The U.S. Bureau of the Fiscal Service, www.fiscal.treasury.gov/unpaid-foreign-claims/, for searching for unpaid foreign claims originating from outside the country;

- The Pension Benefit Guaranty Corporation, <https://www.pbgc.gov/search-unclaimed-pensions>, for searching for and collecting unpaid pension plan monies owed to plan holders.
- The U.S. Securities and Exchange Commission, <https://www.sec.gov/divisions/enforce/claims.htm>, for searching to see if companies owe you any money;
- Lastly, the U.S. Department of Veteran Affairs', <https://insurance.va.gov/UnclaimedFunds>, for finding and claiming lost funds attached to insurance policies for policyholders and beneficiaries.

How to Claim Unclaimed Assets State-by-State

One of the most important steps in claiming your money is providing evidence that you are the rightful owner. In order for your funds to be returned, the state government or other agency will require that you fill out a claim form.

Each agency has its own claim process, meaning that you cannot submit a generic or universal application to have your funds returned. Likewise, each state has its own online resource to search for unclaimed assets, funds or property.

Learn how and where to find and claim unclaimed assets in your area by reviewing the appropriate section below.

Alabama

State agency:

The Office of the State Treasurer, Unclaimed Property Division

How to file a claim:

1. Visit the Office of the State Treasurer website at <https://alabama.findyourunclaimedproperty.com/>.
2. Navigate the Search Property page to find unclaimed properties.
3. Enter your personal information, including your address and contact information.
4. Gather accompanying documentation, including a completed and signed claim form, a copy of photo identification and a Social Security Number, plus other documentation outlined in an email you'll receive following submission of your claim.
5. Submit all documentation by mail to:
Office of the State Treasurer
Unclaimed Property Division
P.O. Box 302520
Montgomery, AL 36130-2520.
6. Track the progress of your claim online.

Claims take approximately six to eight weeks to process.

Alaska

State agency:

Alaska Department of Revenue, Treasury Division

How to file a claim:

1. Search for unclaimed funds through Alaska's searchable database at <https://missingmoney.alaska.gov/>.
2. Enter details, including your current contact information and address.
3. You'll receive an email with instructions on how to file and supply supporting documentation, which may vary by claim.

Claimants have 90 days to respond.

Arizona

State agency:

Arizona Department of Revenue

How to file a claim:

1. Download the necessary claim forms via <https://azdor.gov/unclaimed-property/owners-file-claim/filing-claim>, and print and fill them out.
2. Provide your Social Security Number, plus proof of address (like a utility statement, insurance policy, tax return or auto registration).

3. Mail your documentation to:
Arizona Department of Revenue
Unclaimed Property Unit
P.O. Box 29026
Phoenix, AZ 85038-9026

A 90-day processing period is standard, but it may take 120 days for claiming stocks or mutual funds.

Arkansas

State agency:

Arkansas Auditor of State

How to file a claim:

1. Use <https://claimitar.com/> to search for unclaimed property, and to claim property, money, funds or other assets.
2. Upload supporting documentation (varies by claim).
3. Check the status of your claim.

Call 1-800-252-4648 for assistance with the process.

California

State agency:

California State Controller

How to file a claim:

1. Visit https://sco.ca.gov/upd_msg.html to search for unclaimed property and for detailed instructions on how to file a claim.
2. Download and fill out the claim affirmation form.
3. Get the form notarized if the assets exceed \$1,000.
4. Provide proof of ID, like a driver's license or identification card, your Social Security Number, and proof of current mailing address.
5. Mail all documents to:
State Controller's Office
Unclaimed Property Division
P.O. Box 942850
Sacramento, CA 94250-5873

Claims can take as little as 30 to 60 days to process, though law permits the state up to six months to resolve cases.

Colorado

State agency:

Colorado Unclaimed Property Website

How to file a claim:

1. Search for unclaimed assets on <https://colorado.findyourunclaimedproperty.com/>. Enter your name and address to initiate your claim.

2. Provide an original signed claim form, a copy of a photo ID and your Social Security Number.
3. Notarize your claim form, if applicable, based on the claim you are filing.
4. Upload your documents online, or mail them to:
The Great Colorado Payback Office
1580 Logan St.
Ste. 500
Denver, CO 80203
5. Track your claim progress online.

Connecticut

State agency:

Connecticut Office of the Treasurer

How to file a claim:

1. Search for properties on <https://www.ctbiglist.com/index.asp>.
2. Select the properties you'd like to claim, then create a claim form, which will remove the assets from the web directory for 12 months.
3. Print out the form and review the required documentation listed on it.
4. Sign your claim form, and mail it with the necessary documentation to:
State of Connecticut
Office of the State Treasurer
P.O. Box 5065
Hartford, CT 06102

Expect 90 days for claims to be processed.

Delaware

State agency:

Delaware Office of Unclaimed Property

How to file a claim:

1. Search the unclaimed property database and initiate a claim at <https://unclaimedproperty.delaware.gov/>.
2. Submit and verify current residential address information.
3. Complete the claim by gathering and submitting other documentation, such as:
 - A completed, signed, and notarized claim form
 - High resolution, color image of a government-issued photo identification
 - Proof of current mailing address
 - Proof of connection to the property being claimed
4. Upload and email your claim via a secure link, or print out paperwork from the above steps and mail it to:
Delaware Department of Finance
Office of Unclaimed Property
P.O. Box 8931
Wilmington, DE 19899-8931

Florida

State agency:

Florida Department of Financial Services

How to file a claim:

1. Search for and claim property at <https://fltreasurhunt.gov/>.
2. Once you receive your claim form, you can print the form out and mail it, or you can submit the form online. Fill it out completely, and gather copies of documents necessary for the claim process, such as:
 - Current identification (like a driver's license)
 - Current mailing address
 - Social Security Number (for proof of account ownership)
3. If by mail, mail your documentation to:
Florida Department of Financial Services
Division of Unclaimed Property
P.O. Box 8599
Tallahassee, FL 32314-8599
4. Check the status of your claim online.

Claim processing may take up to 90 days.

Georgia

State agency:

Georgia Department of Revenue

How to file a claim:

1. Begin a search at <https://dor.georgia.gov/unclaimed-property-program> to see if the Georgia State Department of Revenue is holding any unclaimed funds belonging to you.
2. Provide supporting documentation, like:
 - A copy of your Social Security card
 - Photo ID
 - Proof of current address (like a utility bill or bank statement)
3. Get your claim form notarized.
4. Receive instructions from the Department of Revenue on how to submit your claim online.
5. Track the status of your request online.

Hawaii

State agency:

Hawaii Department of Budget and Finance

How to file a claim:

1. Verify your unclaimed assets and begin the claim process at <https://unclaimedproperty.ehawaii.gov/lilo/app> by filling out and signing your claim form.
2. Get your claim notarized if it is over \$50, or consisting of mutual fund shares or safety deposit box contents.
3. Submit a copy of a current state or federal proof of identification (bank statement, cancelled check, birth or marriage certificate, mortgage document, etc.).
4. Submit your claim by mail to:
State of Hawaii
Unclaimed Property Program
P.O. Box 150
Honolulu, HI 96810

Idaho

State agency:

Idaho State Treasurer's Office

How to file a claim:

1. Search for unclaimed assets on <https://yourmoney.idaho.gov/>.
2. Receive a claim ID.
3. Upload supporting documentation as part of your claim.

4. Revisit the website at any time to check the status of your claim.

Processing can take up to three months.

Illinois

State agency:

Illinois State Treasurer

How to file a claim:

1. Initiate the claim process on <https://icash.illinoistreasurer.gov/> by searching and selecting assets found in your name.
2. Confirm your mailing address.
3. Complete your claim by submitting supporting documents (copy of Social Security card, driver's license, etc.).
4. Submit documentation by mail to:
Office of the Illinois State Treasurer
Unclaimed Property Division
P.O. Box 19495
Springfield, IL 62794-9495

Processing can take up to three months.

Indiana

State agency:

State of Indiana, Office of the Attorney General,
Unclaimed Property Division

How to file a claim:

1. Verify your unclaimed assets at <https://www.indianaunclaimed.gov/>.
2. Click "claim" to upload holder documentation.
3. Submit your claim with proof of address and identifying documents, or mail your claim documentation to:
Office of the Indiana Attorney General
Unclaimed Property Division
P.O. Box 2504
Greenwood, IN 46142
4. If you filed online, revisit the site to check the status of your claim.

Expect up to a three-month processing time.

Iowa

State agency:

Treasurer of the State of Iowa

How to file a claim:

1. Begin a claim by searching for unclaimed funds at <https://www.greatiowatreasurehunt.gov/>.
2. Put a hold on your property.
3. Securely upload claim documentation, such as proof of address, copy of a Social Security card or other supporting information.

4. Submit your claim via secure link or, after uploading all your claim information, print out all applicable documentation and mail it to:
Great Iowa Treasure Hunt
Lucas State Office Building
321 E 12 th St.
1st Floor
Des Moines, IA 50319

A four-to-six-week processing period is standard.

Kansas

State agency:

State of Kansas Treasurer's Office

How to file a claim:

1. Search for unclaimed property on the Kansas State Treasurer web portal, https://www.kansasstatetreasurer.com/up_search.php.
2. Claim up to 30 properties at a time.
3. Follow the online instructions to complete your claim, submit documentation, and check claim status.

Kentucky

State agency:

Kentucky State Treasurer and MissingMoney.com

How to file a claim:

1. Visit <https://missingmoney.com/en/> to initiate a search. The state treasurer's office partners with MissingMoney.com to handle property claims.
2. Complete a search. If your name shows up in the search, you'll be able to see how much money is owed to you.
3. Click "claim."
4. Select your relationship to the assets (i.e. owner, heir, executor, etc.).
5. Fill out the contact form. Information will be sent to the Kentucky State Treasury Unclaimed Property Division.
6. Select if you'd like the claim form mailed to you, or in PDF form to print out. Once received, fill it out and mail it with your support documents to:
Kentucky State Treasury
Unclaimed Property Division
1050 U.S. Highway 127 South
Suite 100
Frankfort, KY 40601

Louisiana

State agency:

Louisiana State Treasurer — Unclaimed Property

How to file a claim:

1. Visit <https://louisiana.findyourunclaimedproperty.com/> to search for property, claim it with a NAUPA holder report, and begin the claim process.
2. Supply support documentation as needed, such as scans of identification and Social Security cards, bank statements, W-9 forms, or other necessary paperwork. The online process will indicate what you need to provide.
3. Mail the claim form to:
Louisiana Department of the Treasury
P.O. Box 91010
Baton Rouge, LA 70821-9010
4. Log in to check the status online.

Claims take up to 90 days to process.

Maine

State agency:

Maine State Treasurer's Unclaimed Property Program

How to file a claim:

1. Use the state treasurer's office website, <https://www.maineunclaimedproperty.gov/> to search state and national databases for any missing monies.

2. Follow the online instructions to easily upload supporting documentation (such as proof of ID, address and Social Security Number) and your completed claim form via encrypted connection, or you can download a mail-in claim form and mail it with the necessary documents to:
Office of the State Treasurer
Attn: Unclaimed Property
39 State House Station
Augusta, ME 04333-0039

Maryland

State agency:

Comptroller of Maryland

How to file a claim:

1. Visit <https://www.marylandtaxes.gov/unclaimed-property/index.php>, the comptroller's unclaimed property landing page, to begin your search.
2. To claim property, fill out the office's PDF claim form at https://www.marylandtaxes.gov/unclaimed-property/static_files/COT-ST912.pdf.
3. Sign the form and attach scans of any supporting documents — two forms of personal ID, one of which shows your Social Security Number.

4. Mail it to:

Comptroller of Maryland - Unclaimed
Property Unit
301 West Preston Street, Room 310
Baltimore, MD 21201-2385

The comptroller's office notes that processing times can take from six to eight weeks. Once you receive your claim check, cash it within six weeks, or it may become unclaimed again.

Massachusetts

State agency:

Massachusetts State Treasurer's Unclaimed
Property Division

How to file a claim:

1. On the <https://www.findmassmoney.com/> portal, search for unclaimed property by typing your name, finding your property and clicking "file claim."
2. After reviewing your claimed properties, add your contact information and address.
3. Attach copies of your Social Security card and proof of identification. Some claims may require additional documentation.

4. Submit your claim online or print it out and mail it to:

Office of the State Treasurer
Unclaimed Property Division
One Ashburton Place, 12th Floor
Boston, MA 02108

Michigan

State agency:

Michigan Department of Treasury – Unclaimed
Property

How to file a claim:

1. Navigate to the property search page at <https://unclaimedproperty.michigan.gov/app/claim-search>.
2. Type your name to search for property, select your property, and click "claim."
3. Provide your claimant information, including the current address where the funds can be mailed.
4. Submit your claim online with supporting documentation. Specifics will be detailed in an email sent to you, or you can mail your claim forms to:

Unclaimed Property
Michigan Department of Treasury
P.O. Box 30756
Lansing, MI 48909

Minnesota

State agency:

Minnesota Commerce Department

How to file a claim:

1. Fill out the PDF claim form at <https://mn.gov/commerce-stat/pdfs/increments-claim-form.pdf>. You can also select “Print and Mail” for Unclaimed Property staff to print out the form and mail it to you.
2. Refer to claim instructions at <https://mn.gov/commerce-stat/pdfs/claim-requirements.pdf>. Claim forms must be notarized and accompanied by your Social Security Number, plus documentation of any name changes since you last held your property.
3. Mail documentation to:

Minnesota Commerce Department
85 7th Place East, Suite 500
St. Paul, Minnesota 55101-2198

Allow 90 days for processing and call 651-539-1545 if you haven't received an update about your claim.

Mississippi

State agency:

Mississippi State Treasurer — Unclaimed Property

How to file a claim:

1. Begin searching for unclaimed property at <https://treasury.ms.gov/for-citizens/unclaimed-property/begin-your-search/>.
2. Print and complete a PDF claim form, downloadable at <https://treasury.ms.gov/wp-content/uploads/2020/06/Claim-Form-and-Requirements-4.23.19.pdf>.
3. Get the form notarized.
4. Mail the completed and notarized form to:

Office of the State Treasurer
Unclaimed Property Division
P.O. Box 138
Jackson, MS 39205

The state treasurer urges people with questions to email Unclaimed@treasury.ms.gov or call (601) 359-3534. Processing times should take four to six weeks.

Missouri

State agency:

Missouri State Treasurer — Unclaimed Property

How to file a claim:

1. Search the online database at <https://treasurer.mo.gov/unclaimedproperty/> for your name.

2. Upon finding a match, select “File a Claim” and follow the instructions provided to complete it.
3. Submit your claim online, or, you can contact the office and have them mail you a claim form to fill out and mail back to:

Office of the Missouri State Treasurer,
Unclaimed Property
P.O. Box 1004
Jefferson City, MO 65102

You can track your claim online. You may also receive a postcard in the mail following your claim. Learn more at <https://treasurer.mo.gov/unclaimedproperty/PostcardRecipients.aspx>.

Montana

State agency:

Montana Department of Revenue

How to file a claim:

1. Visit https://tap.dor.mt.gov/_/ to search for unclaimed assets.
2. There, you can upload an unclaimed property holder letter and fill out your claim form.
3. Revisit the site to track the status of your claim.

Some claimants may need to provide or mail additional documentation as part of their claim.

Nebraska

State agency:

Nebraska State Treasurer — Unclaimed Property

How to file a claim:

1. Visit <https://nebraskalostcash.nebraska.gov/app/claim/how-to-search> to search for unclaimed property in your name.
2. Claim it by verifying your identity and current mailing address.
3. Supply copies of your personal ID (driver’s license or state identification card), plus your Social Security Number. Required documentation may vary by claim.
4. Complete your claim and submit it online, or mail it to:

Unclaimed Property Division
809 P Street
Lincoln, NE 68508

Continue to use the website to track your claim.

Nevada

State agency:

Nevada State Treasurer

How to file a claim:

1. Begin a claim online at http://www.nevadatreasurer.gov/Unclaimed_Property/xFile_Claim/ by searching for unclaimed funds.
2. Get your claim notarized, if filing as an original owner for a claim over \$500 (or those with outstanding shares or with safety deposit box contents).
3. Include a copy of your driver's license or other government issued photo ID, plus Social Security Number.
4. Provide proof of residence, if the treasurer's office cannot verify yours.
5. In addition to filing online, you can also mail documentation to:

Office of the State Treasurer
Nevada's Unclaimed Property Division
555 E Washington Ave – Suite 5200
Las Vegas, NV 89101

Claims may take 90 to 120 days to process.

New Hampshire

State agency:

New Hampshire State Treasury's Abandoned Property Division

How to file a claim:

1. Search and upload claim documentation at <https://newhampshire.findyourunclaimedproperty.com/>.
2. Make sure to include proof of Social Security Number and proof of your address (like a utility bill, mortgage statement, or personal check).
3. Get your claim form notarized.
4. Claim forms are accepted by mail at:

State of New Hampshire Treasury
Abandoned Property Division
25 Capitol St. Room 205
Concord, NH 03301-6312

Call the Division at (603) 271-2619, or in state toll free at (800) 791-0920, for assistance filing a claim.

New Jersey

State agency:

NJ Treasury, Unclaimed Property Administration

How to file a claim:

1. Search for unclaimed property on <https://unclaimedproperty.nj.gov/fileunclaim.shtml>.

2. As part of the claim, you'll need to provide proof of:

a. Official identification

- i. State issued Driver's License
- ii. U.S. Passport
- iii. Military Identification
- iv. State issued Identification Card
- v. Naturalization or Immigration Papers

b. Proof of Social Security Number

- i. Social Security card
- ii. Formal correspondence from the Social Security Administration
- iii. Government or employer-issued tax document
- iv. Paycheck stub

c. Proof of address

- i. Tax document
- ii. Utility bill
- iii. School records

iv. Bank statement

v. Medical document

3. Upload your claim documentation on the website, or mail your claim to:

State of New Jersey
Unclaimed Property Administration
P.O. Box 214
Trenton, NJ 08625-0214

ATTN: Claim Section

New Mexico

State agency:

New Mexico Taxation & Revenue

How to file a claim:

1. Search for unclaimed assets statewide through <https://missingmoney.com/en/>.

2. Include the following with your claim form:

a. A notarized signature,

b. A clear copy of a government-issued photo identification and proof of Social Security Number, and

c. Proof that you live in or receive mail at the address you list.

3. Follow the instructions on filing your claim.

In New Mexico, claim processing can take up to 120 days.

New York

State agency:

Office of the New York State Comptroller

How to file a claim:

1. Start on the state comptroller's website by searching for potential lost funds at <https://ouf.osc.state.ny.us/ouf/?wicket-crypt=-hA1dY8ddF4>.
2. Select the items you wish to claim from your search results, and follow the on-screen prompts to initiate your claim online, OR after searching online for missing funds, click on "Mail Claim Form."
3. Then, complete the mail-in form with your name and address.
4. Get the claim form notarized.
5. Attach the required documentation (such as proof of ID, address, and ownership).
6. Mail the form to:

Office of the State Comptroller
Office of Unclaimed Funds
110 State Street
Albany, New York 12236

Expect a letter within 30 days that the office has received your claim. Processing can take an additional four to six weeks before payment is sent.

North Carolina

State agency:

North Carolina Department of State Treasurer

How to file a claim:

1. Start searching for unclaimed property at <https://unclaimed.nccash.com/app/claim-search>.
2. If unclaimed property is found, begin the claim process on the same site by uploading documentation to support your claim, such as proof of Social Security Number and current mailing address.
3. Though this portion of the process occurs online, your claim and documents must be mailed to:

Unclaimed Property Division
PO Box 20431
Raleigh, NC 27619-0431

For questions, call 866-622-2741.

North Dakota

State agency:

North Dakota Department of Trust Lands –
Unclaimed Property

How to file a claim:

1. Navigate to the department's property search page at <https://unclaimedproperty.nd.gov/app/claim-search> to get started.
2. Review the properties/assets you've selected, enter and confirm your contact information, and submit your claim.
3. Gather and upload scans of supporting documentation like your Social Security card or driver's license/ID card.
4. To complete your claim, mail all your documentation to the state at:

Unclaimed Property Division
1707 N 9th St
Bismarck, ND 58501-1853

For questions, contact the department by phone at (701) 328-2800 or by email at unclaimed@nd.gov.

At any point, you can track the progress of your claim online.

Ohio

State agency:

Ohio Department of Commerce

How to file a claim:

1. Claims can be started online at <https://www.com.ohio.gov/unfd/> but must be mailed to the Department of Commerce's offices for official processing.
2. Begin by following the instructions at https://www.com.ohio.gov/documents/unfd_DocumentationRequirementList.pdf.
3. After completing a property search, fill out your claim form.
4. Gather up mandatory supporting documentation:
 - a. A signed W-9 form,
 - b. Proof of address,
 - c. Copy of a photo ID, and
 - d. Copy of your Social Security card
5. If your claim is more than \$1,000, get the claim form notarized.
6. Sign and date your claim form and mail it to:

Ohio Division of Unclaimed Funds
77 S. High Street, 20th Floor
Columbus, OH 43215-6108

Claims may take up to 120 days to process.

Oklahoma

State agency:

Oklahoma State Treasurer

How to file a claim:

1. Begin a search for property on the treasurer's unclaimed property website, <https://www.oktreasure.com/>.
2. Download a claim form on the same website.
3. Follow the instructions to complete your claim, including gathering the supporting documents needed, such as proof of ID and Social Security Number.
4. Send claim forms and inquiry forms alike by mail to:

Oklahoma State Treasurer
Unclaimed Property Division
9520 N. May Ave., Lower Level
Oklahoma City, OK 73120

Oregon

State agency:

Oregon Unclaimed Property

How to file a claim:

1. Search for unclaimed assets on Oregon's unclaimed funds web portal, <https://unclaimed.oregon.gov/>.

2. Verify your unclaimed property and then initiate the claim process by providing your correct address and contact information.
3. Upload scans of the necessary documentation to the web portal, including a photo ID and proof of Social Security Number.
4. Mail your claims to:

Department of State Lands
775 Summer St. NE, Suite 100
Salem, OR 97302

Continue to check your claim status online, as claims can take up to 120 days to process.

Pennsylvania

State agency:

Pennsylvania State Treasury – Unclaimed Property

How to file a claim:

1. Begin searching on the state treasury's website at <https://www.patreasury.gov/unclaimed-property/>.
2. From there, follow the prompts and instructions to create and complete a claim for funds/property, plus how to upload supporting documents, and which documentation you'll need to provide.

3. Mail your completed and signed claim to:

Bureau of Unclaimed Property
4th Floor, Riverfront Office Center
1101 South Front Street
Harrisburg, PA 17104-2516

Rhode Island

State agency:

Rhode Island State Treasurer – Unclaimed Property

How to file a claim:

1. Visit <https://findrimoney.com/> to begin searching and claiming property.
2. Begin your claim form by filling out your name, contact information and address.
3. Upload other necessary documents to the site, including proof of ID (a driver's license or other photo ID) and Social Security card.
4. Review your entire claim and click submit, or print and mail it to:

Rhode Island Unclaimed Property
Division
P.O. Box 1435
Providence, RI 02901-1435

South Carolina

State agency:

State Treasurer of South Carolina – Unclaimed Property

How to file a claim:

1. Get started at <https://southcarolina.findyourunclaimedproperty.com/> to complete a thorough search for unclaimed property belonging to you.
2. Start the claim process by entering your name, address and contact information.
3. Upload supporting documentation, including but not limited to a copy of a photo ID and Social Security card, depending on your claim.
4. Review your entire claim and click submit, or print and mail it to:

South Carolina State Treasurer
Unclaimed Property Program
1200 Senate Street, Suite 214
Wade Hampton Building
Columbia, SC 29201

Claims can take four to 12 weeks to process.

South Dakota

State agency:

South Dakota Treasurer Unclaimed Property Division

How to file a claim:

1. Visit <https://southdakota.findyourunclaimedproperty.com/> and use the search function to find unclaimed property.
2. Initiate a claim by confirming your contact information, current address, and uploading scans of a photo ID and Social Security card.
3. Submit your claim via email to unclaimed@sdtreasurer.gov, or by mail to:

SD State Treasurer - UCP
124 E Dakota Ave
Pierre, SD 57501

Claims are processed within two to three weeks.

Tennessee

State agency:

Tennessee Department of Treasury – Unclaimed Property

How to file a claim:

1. Visit the state's unclaimed property website, <https://treasury.tn.gov/Unclaimed-Property/Claim-Unclaimed-Property/Find-Your-Missing-Money>.
2. Follow the instructions on the website regarding how to create, confirm and submit your claim.
3. Call (866) 370-9429 or send an email to ucp.information@tn.gov for assistance with any questions.

Texas

State agency:

Texas Comptroller – Unclaimed Property

How to file a claim:

1. Visit <https://claimit texas.org/> to begin searching for and claiming unclaimed property.
2. Begin your claim form by filling out your name, contact information and address.
3. Upload all necessary supporting documents to the website, including proof of ID (a driver's license or something with photo), a Social Security card scan, or other relevant documents.

4. Review your entire claim and submit it through the site's secure online portal, or mail your claim forms to:

Comptroller of Public Accounts
Unclaimed Property Claims Section
P.O. Box 12046
Austin, TX 78711-2046

You can monitor your claim status online.

Utah

State agency:

Utah State Treasurer – Unclaimed Property Division

How to file a claim:

1. Visit <https://mycash.utah.gov/> to begin searching for and claiming unclaimed property.
2. Begin your claim form by filling out your name, contact information and address.
3. Upload all necessary supporting documents to the website, including proof of ID (a driver's license or something with photo), a Social Security card scan, or other relevant documents.
4. Review your entire claim and submit it through the site's secure link, or mail your claim forms to:

Unclaimed Property Division
P.O. Box 140530
168 N 1950 W Suite 102
Salt Lake City, UT 84116

Revisit the site to track your claim progress online.

Vermont

State agency:

Vermont Office of the State Treasurer

How to file a claim:

1. Search for unclaimed property, file a holder report, and print out a claim form from the state treasurer's website, <https://www.vermonttreasurer.gov/content/unclaimed-property>.
2. Complete the claim form.
3. Add supporting documentation to your completed claim form, like proof of address, identification, and Social Security Number.
4. Mail all documentation to:

Vermont Unclaimed Property Division
State Treasurer's Office
109 State Street
Montpelier, VT 05609-6200

Virginia

State agency:

Virginia Treasury Unclaimed Property Program

How to file a claim:

1. Visit Virginia’s Department of the Treasury website at <https://vamoneysearch.org/> to begin the “click and claim” process for unclaimed funds.
2. Log in by creating an account, and follow the on-screen prompts to follow through on your claim.
3. Mail your claim forms and supporting documents to:

Virginia Department of the Treasury
101 North 14th Street
Richmond, VA 23219

Processing recovered claims can take between six to eight weeks.

Washington

State agency:

Washington State Department of Revenue – Unclaimed Property

How to file a claim:

1. Search the unclaimed property database at <https://ucp.dor.wa.gov/>.

2. Click the “Pursue Claim” button and follow the on-screen directions if you find property in your name.
3. Gather the necessary documentation to support your claim, including:
 - a. Photo ID such as a driver’s license, passport, or other legal photo identification.
 - b. Proof of address such as anything with your name and the address listed on the claim:
 - i. Auto registration
 - ii. School transcript or report card
 - iii. Marriage certificate
 - iv. Utility statement
 - v. Bank statements
 - vi. Court documents
 - vii. A postmarked envelope addressed to you

4. Complete the process online, or choose the mail-in option on the “Provide Proof” landing page. Then print out a claim voucher, which will indicate which forms you need to provide and write the claim number on each page, finally mailing the form to:

Department of Revenue
Unclaimed Property Section
P.O. Box 47477
Olympia, WA 98504-7477

Washington, D.C.

State agency:

Office of the Chief Financial Officer – Unclaimed Property

How to file a claim:

1. Visit <https://dc.findyourunclaimedproperty.com/> to begin searching for and claiming unclaimed property.
2. Begin your claim form by filling out your name, contact information and address.
3. Upload all necessary supporting documents to the website, including proof of ID (a driver's license or something with photo), a Social Security card scan, or other relevant documents.
4. Review your entire claim and submit it through the site's secure link, or mail your claim forms to:

DC Office of Finance and Treasury
Unclaimed Property Unit
1101 4th St. SW
Ste. 800W
Washington, DC 20024

Use your claim number to check your claim's status at any time on the homepage.

West Virginia

State agency:

West Virginia State Treasurer – Unclaimed Property

How to file a claim:

1. Visit <https://wv.findyourunclaimedproperty.com/> to begin searching for and claiming unclaimed property.
2. Begin your claim form by filling out your name, contact information and address.
3. Upload all necessary supporting documents to the website, including proof of ID (a driver's license or something with photo), a Social Security card scan, or other relevant documents.
4. Review your entire claim and submit it through the site's secure link, or mail your claim forms to:

West Virginia State Treasurer's Office
Unclaimed Property Division
Post Office Box 4228
Charleston, WV 25364

Check your claim's status at any time on the homepage.

Wisconsin

State agency:

State of Wisconsin Department of Revenue

How to file a claim:

1. Visit the tax revenue page at https://tap.revenue.wi.gov/UCPDOR/_/ to search for unclaimed property and fill out a claim form.
2. Follow the instructions on the claim document, and ensure that the information is correct. Write down your claim number and follow the instructions on submitting supporting documents.
3. Upload supporting documentation, like proof of ID, a scan of your Social Security card, and other materials to https://tap.revenue.wi.gov/UCPAddInfo/_/ along with your claim form.
4. Additional documentation can also be faxed to (608) 261-6799 or mailed to:

Wisconsin Department of Revenue
Unclaimed Property Unit
P.O. Box 8982
Madison, WI 53708-8982

Processing times can take up to eight weeks.

Wyoming

State agency:

Wyoming State Treasurer – Unclaimed Property

How to file a claim:

1. Visit <https://statetreasurer.wyo.gov/unclaimed-property/> to begin searching for and claiming unclaimed property.
2. Begin your claim form by filling out your name, contact information and address.
3. Once completed, upload other necessary documents directly to the site as evidence for your claim, including proof of ID (a driver's license or something with a photo), a Social Security card scan, or other relevant documents.
4. You'll then be taken to the preview page. Review your entire claim, sign the form, and submit it through the site's secure link.

Within 24 hours, you'll receive confirmation that your claim has been received.

U.S. Territories

American Samoa

Agency:

American Samoa Government

How to file a claim:

Information about the actual claims process is not available online. However, contact information for the territory is available below if you would like more information.

- **Online:** American Samoa's official contact page, <https://www.americansamoa.gov/contact-us>, is a great starting point to get in touch with the right department to help conduct an unclaimed property search.
- **Email:** You can send inquiries to info@as.gov.
- **Phone:** For more information, you can call (684) 633-4116 or send a fax to (684) 633-2269.
- **Mail:** You can send questions by mail as well to:

American Samoa Government
Executive Office Building
Pago Pago, AS 96799

Commonwealth of Northern Mariana Islands

Agency:

Office of the Governor, Commonwealth of the Northern Mariana Islands

How to file a claim:

Information about the actual claims process is not available online. However, contact information for the territory is available below if you would like more information.

- **Online:** Visit <https://governor.gov.mp/contact/> and fill out the contact form.
- **Phone:** Call (670) 237-2200 for more information.
- **Mail:** Additionally, potential claimants can write to the office for more information at:

Commonwealth of the Northern Mariana Islands
Ralph DeLeon Guerrero Torres, Governor
Caller Box 10007
Saipan, MP, 96950

Guam

Agency:

Treasurer of Guam

How to file a claim:

Information about the actual claims process is not available online. However, contact information for the territory is available below if you would like more information.

- **Online:** The Treasurer of Guam's website is: <http://doa.guam.gov/treasurer-of-guam/>
- **Phone:** You can call the department's unclaimed property manager for more information by calling (671) 477-1007.
- **Mail:** You can send mail to the unclaimed property manager as well at:

Treasurer of Guam
Department of Administration, Financial
Management Division
Attn.: Unclaimed Property Manager
P.O. Box 1146
Hagatna, GU 96921

Puerto Rico

Agency:

United States Bankruptcy Court, District of
Puerto Rico

How to file a claim:

1. Search for unclaimed funds through the search engine on the website, <https://ucfl.uscourts.gov/>.

2. Download, print out and fill out the claim form on the site.
3. Gather and provide supporting documents, including a photocopy of a valid photo identification, such as a driver's license or passport, and the last four digits of the claimant's Social Security Number.
4. Mail the claim to:

United States Bankruptcy Court for the
District of Puerto Rico
José V. Toledo Federal Building and U.S.
Courthouse
300 Recinto Sur, Ste. 134
San Juan, Puerto Rico 00901

U.S. Virgin Islands

Agency:

United States Virgin Islands Lieutenant Governor
– Unclaimed Property

How to file a claim:

Visit <https://ltg.gov.vi/departments/unclaimed-property/> for more information.

In St. Croix, call (340) 773-6449 for assistance with any questions or send your inquiries by mail to:

1131 King Street, Suite 101
Christiansted, St. Croix, Virgin Islands
00820

In St. Thomas or St. John, call (340) 774-2991 for assistance with any questions or send your inquiries by mail to:

5049 Kongens Gade
St. Thomas, Virgin Islands 00802

Native American Tribes

The Bureau of Indian Affairs and Office of the Special Trustee for American Indians, through the U.S. Department of the Interior, are agencies that hold money, property and assets distributed to Native American citizens under the Individual Indian Monies Program. These assets include land held in trusts, plus monies from oil and gas earnings, agricultural and grazing land leases, and mining leases.

For information on how to find unclaimed property, visit <https://www.doi.gov/ost/wau>, call (888) 678-6836, or send an inquiry by mail to:

Office of the Special Trustee (OST)
Attn: Trust Beneficiary Call Center
4400 Masthead St., NE
Albuquerque, NM 87109

How to Claim Unclaimed Tax Money From the IRS

A tax refund is a nice bit of extra cash to have after filing your income taxes, but there are instances where the IRS may owe you more than you've received. Sometimes, it may even owe you money that has gone unclaimed that you didn't know existed.

What Are Unclaimed Tax Refunds?

An unclaimed tax refund is money owed to you by the IRS after you've filed your taxes, but for some reason or another, it goes unclaimed or doesn't find its way into your hands. Some reasons may include:

- Taxpayers or new filers not realizing they were owed a tax refund;
- Part-time workers who didn't file although some taxes were withheld by their employers;
- Workers who didn't file because their gross earnings fell below the threshold to file, even if they made estimated tax payments;
- Those who didn't file not realizing that they qualify for an earned income tax credit, which is available to low- and moderate-income Americans;
- You can use the IRS online tool,

EITC Assistant, to find out if you qualify here: <https://www.irs.gov/credits-deductions/individuals/earned-income-tax-credit/use-the-eitc-assistant>

- Individuals who neglect to file an income tax return form for a deceased family member who may be owed a refund;
- Tax refunds that are undeliverable, either because the recipient has changed addresses or can't be found.

How to Uncover and Receive Unclaimed Tax Refunds

How do you find out if you have unclaimed tax refund money owed you? The proof may simply be in your income tax return forms. Review the information below to uncover your options and steps you can take.

Review Your Records

Unclaimed tax refunds may simply be the result of forgetting to file. First, check to see if you've filed an income tax return for the last three years – that's the amount of time the IRS allows to file a tax return and claim a refund.

Contact the IRS

If a previous tax return hasn't been filed within the last three years, you can begin by accessing the Get Transcript Service through IRS.gov, at <https://www.irs.gov/individuals/get-transcript>

Types of transcripts available include:

- Tax return transcripts
- Tax account transcripts
- Record of account transcripts
- Wage and income transcripts
- Verification of non-filing letters

On the site, you can submit a request to obtain all the documentation you may need to complete your income tax form, such as the 1040, either online or by mail.

- **What you'll need for online requests:**

- Your Social Security Number, date of birth, filing status and mailing address from latest tax return;
- Email account access;
- Your personal account number from a credit card, mortgage, home equity loan, home equity line of credit or car loan;
- A mobile phone number linked to your name (for faster registration), or a mailing address to physically receive an activation code.

- **What you'll need for mail requests:**

- A Social Security Number or Individual Tax Identification Number (ITIN);

- Your date of birth; and
- Your mailing address from your latest tax return. (If your address has changed, download and complete IRS Form 8822 at <https://www.irs.gov/pub/irs-pdf/f8822.pdf>.)

If after completing the steps above you realize that you do need to go back and file income taxes for a given year, here's how:

- **Contact the IRS:** Visit the Forms and Instructions page on IRS.gov (<https://www.irs.gov/forms-instructions>) to access the documentation you may need, such as the 1040.
- **Other:** Contact current or former employers, whether by phone, email or mail to obtain copies of W-2s (for salary pay) or 1099s (for contract pay) to begin the tax filing process.

Once you have the necessary information and the forms filled out, send your tax return to the address the IRS provides for your state. Find out which address to send your return to here: <https://www.irs.gov/filing/where-to-file-paper-tax-returns-with-or-without-a-payment>

Recalculate to Correct Potential Errors

Miscalculations on previous income tax returns may lead one to believe they have no forthcoming refund when one is actually owed to them. If you've filed returns for the last three years, return to your files and crunch the numbers again to

spot any potential errors — including determining if you qualify for the earned income tax credit.

If you've filed all your tax returns in recent years, and you don't know the amount of refund owed to you, you can request a copy of your recent records in the following ways:

- **Online,** filing out IRS Form 4506 at <https://www.irs.gov/forms-pubs/about-form-4506>
- **By phone,** by calling 1-800-829-3676

If you're certain of the amount of refund you're owed, but just haven't received it yet, visit the IRS "Where's My Refund?" page at <https://www.irs.gov/refunds> to request the funds. You'll need the following information to make a request:

- Social Security Number or ITIN
- Filing status
- Exact refund amount

How to Avoid Unclaimed Property Scams

Third-party property search firms, sometimes known as locators or finders, do business by conducting a search for unclaimed property belonging to you. They may have the resources at their disposal to conduct a more thorough search for unclaimed funds that consumers might overlook or miss. Not every provider, however, is honest or legitimate, and scammers are common in the industry.

In some states, third-party property locators must have a private investigator license in order to do business. Checking on an agency's licensures — license numbers, where they received the license, and so forth — can help verify if they do business honestly.

Note that anyone calling or contacting who poses as a government entity with the offer of locating property or assets for a fee is likely fraudulent. Government agencies do not generally call about unclaimed assets. Always insist that the identity of the caller is verified and a legitimate call back number at the government agency is given.

Scammers may also use various tactics. One of the biggest warning signs of a scam is receiving a call from someone claiming to have your money.

Consider these questions before employing an outside agency:

- Is the company on the level? If they don't sound familiar, or their services appear too good to be true, researching their background — checking their Better

Business Bureau profile, or contacting your bank or a licensing firm — can help determine if they're worth doing business with.

- Does the business have a proper mailing address, or just a P.O. box? Do they have appropriate contact information, like a phone number or website?
- Do finder's fees, surcharges or other estimates seem unnecessarily high for services?
 - Do not pay an advance fee.
- How does the third-party service address the escheatment process? Will it legally follow unclaimed property laws?
- Has the company required or pressured the signing of non-disclosure contracts preventing you from revealing their identity to anyone at any point in the process?
- Has the third-party agency asked for sensitive personal or financial information? This includes your name, Social Security Number, credit card number, bank account numbers or passwords to unknown sources.

You should not provide this information unless you have verified the agency or government office and can provide the information securely. Identity theft is a real risk.

For more information, or to report suspected fraud, contact your local state agency or the Federal Trade Commission at <https://www.ftccomplaintassistant.gov/#crnt&panel1-1>.

How to Avoid Lost Property in the Future

The search for unclaimed assets, from tracking them down and proving your ownership to following through on a sometimes lengthy claims process, can be a time-consuming undertaking. With all the resources and avenues outlined in this guide, however, finding unclaimed money can become a more seamless process.

However, the best approach is preventing funds, assets or property from going missing in the first place and from becoming escheated into the hands of state government agencies. Keep this checklist of best practices in mind:

- **Keeping contact information, such as home address, phone number and email current.** When state agencies are able to contact and connect with someone about unclaimed assets, funds can be properly delivered the first time without going into escheatment. It is recommended to notify banks, the Division of Motor Vehicles, or the Internal Revenue Service of any address changes.
- **Cashing checks right away.** Work wage paychecks, tax refunds, insurance payouts, or any non-direct deposit payments cashed immediately can prevent one from losing track of money owed to them. Frequent account activity can help consumers as well.
- **Checking payment amounts.** Part of the reason money goes missing is due to

payment errors that go unnoticed and overlooked. Verifying the correct dollar amount *before* cashing a check confirms that payments are correct. Dollars here and there that go unpaid can add up over time.

- **Consolidating accounts.** Combining them into fewer or one account can make managing money or property easier, and minimize the chances of assets going unaccounted for.
- **Staying up to date.** Maintaining a record of current accounts can prevent them from being forgotten, including:
 - Checking/savings accounts
 - Insurance policies
 - Stocks and investments
 - Utility and security deposits
- **Keeping accurate records.** A list of bank/ credit union names, addresses and safety deposit box numbers serve as reminders to keep them active – likewise, keeping safety deposit box keys and current account passwords in a safe place.
- **Maintaining a history.** Keeping documents, account numbers, tax records, legal records and the like on file for 7 to 10 years makes for easy reference to keep track of all financial holdings. Discarding this information too soon can

make it harder to find the documentation needed to verify if owed money exists. (The same applies for filing reclaimed assets on tax return forms.)

- **Designating an executor.** Appointing a representative, like a family member or trusted friend, is one way to manage accounts if someone can't be reached or is unable to carry out the claims process.

