

**Abstract:** It may sound too good to be true, but there may be valuable unclaimed property out there for just about anyone. This brief article offers tips on how to start looking and what to do if one discovers unclaimed property in his or her name.

## **There may be unclaimed property with your name on it**

It may sound too good to be true, but there may be valuable unclaimed property out there with your name on it. The term generally refers to financial assets being held for owners who haven't been found. Just a few examples include uncashed dividend and payroll checks; unclaimed tax refunds; and insurance payments, refunds or policies with cash value.

If you're interested in looking, there are search databases maintained by the state or states where you live and work, as well as states where you (or a deceased relative) previously lived and worked. Unclaimed property is sent to the state of the owner's last known address.

You can find links to every state's unclaimed property database on [unclaimed.org](http://unclaimed.org), the website of the National Association of Unclaimed Property Administrators. The federal government also has a website that provides information about unclaimed property: [usa.gov/unclaimed-money](http://usa.gov/unclaimed-money).

If you discover unclaimed property in your name, follow the instructions on the website where you found it. Typically, you'll need to provide proof of ownership or, in the case of a deceased owner, a death certificate and proof that you're entitled to the assets (such as a will).

Finally, be wary of companies that offer to locate and obtain property for a fee. Some of these offers are scams. But even if they're legitimate, in most cases you can find and claim assets yourself for free or by paying a nominal handling fee.

© 2019