

THE LOST MONEY SCOUT.



OFFICIAL SEARCHES
+ ALL 50 STATES & DC

The main official places to search for forgotten money, with step-by-step instructions, in one guide.



FREE OFFICIAL SEARCHES ONLY • NO PAID FINDERS

LAST VERIFIED: OCTOBER 2026

READ THIS FIRST

Official searches are free. Keep it that way.

Every place in this guide is a government agency, a state-run program, or an official association of state regulators (NAUPA for unclaimed property, NAIC for insurance). You never need to pay anyone to search them or to claim what's yours.

SCAM WARNING

- **No fees, ever.** Government agencies don't charge you to release your money. If someone calls, texts or emails asking for a fee, gift cards or your bank details to "release" unclaimed money, stop. It's a scam.
- **Type the address yourself.** Use the links in this guide or type the web address. Most official sites end in .gov, but some states use a contracted search site ending in .com or .org. The ones in this guide were checked against each state's official page. When in doubt, start at unclaimed.org. Don't trust links in surprise emails, texts or letters.
- **Watch for fake letters.** In July 2026 the FTC warned about letters posing as law firms that claim a stranger with your last name left you a life insurance fortune. They're fake.
- **Skip paid "finders."** Some companies charge a cut to claim money you can claim yourself for free.
- **Report it.** Tell the FTC at ReportFraud.ftc.gov.

How to use this guide

1. Fill in **My Search Info** (page 3) so every name, address and employer is in one place.
2. Work through the search list in order. Tick the box at the end of each section when you've searched it.
3. Log every search in the **Tracker** at the back, even when you find nothing, so you know where you've looked.
4. Search again once a year. New money is reported all the time. Get a free reminder at lostmoneyscout.com.

The fine print, in plain English. This is an information guide, not financial or legal advice. It can't promise you'll find money; many searches turn up nothing, and that's normal. Links and rules change, and this edition was checked in October 2026. If a link has moved, search the agency's name and look for the .gov site.

START HERE

Gather your clues before you search

Unclaimed money is filed under the name and address a company had for you, sometimes decades ago. The more old details you have, the better your chances of a match.

Every name you've used

Maiden and married names, middle initials, nicknames, common misspellings.

Every address

Especially where you lived when you changed jobs, closed accounts or moved out.

Past employers

For old 401(k)s, pensions, final paychecks and back wages.

Old banks & credit unions

Including ones that closed or merged.

A Login.gov account

The DOL retirement search needs one, plus a state ID and a phone.

Keep this page safe. Don't write your full Social Security number anywhere in this guide. Official sites ask for it on their own secure pages; type it there.

My Search Info

NAMES I'VE USED

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BANKS & CREDIT UNIONS I'VE USED

NOTES

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MY SEARCH INFO (CONTINUED)

Places I've lived

STREET ADDRESS	CITY	STATE	YEARS

Where I've worked

EMPLOYER	CITY / STATE	YEARS	401(K) / PENSION?
			☐
			☐
			☐
			☐
			☐
			☐
			☐
			☐
			☐

Tick the last box if the job had a 401(k), pension or other retirement plan. Those employers are your list for the Dept. of Labor and PBGC searches.

PART TWO

THE SEARCH LIST.

Fourteen places to look, one at a time. Every link goes to the official source.

- | | |
|------------------------------------|---------------------------------------|
| 01 Your state's unclaimed property | 08 FHA mortgage insurance refunds |
| 02 Old 401(k)s & pensions | 09 Life insurance of someone who died |
| 03 Pensions from plans that ended | 10 Veterans' life insurance |
| 04 Old savings bonds | 11 Back wages |
| 05 Tax refunds | 12 Bankruptcy court unclaimed funds |
| 06 Failed banks | 13 Settlements & government refunds |
| 07 Closed credit unions | 14 Old utility & rental deposits |





Your state's unclaimed property

WHAT IT FINDS

The biggest pile. When a business can't reach you, it must turn the money over to the state of your last known address on its records. That can include uncashed paychecks, old bank balances, deposits, refunds, insurance payouts and stock dividends.

OFFICIAL LINKS

- missingmoney.com
- unclaimed.org (state directory)

STEP BY STEP

- 1 Go to MissingMoney.com and search your name. It's free, sponsored by the national association of state unclaimed property offices (NAUPA), and covers most states in one search.
- 2 Repeat with every other name you've used: maiden name, married name, with and without a middle initial, old business names.
- 3 Search each state you've lived or worked in on that state's own official site (the 50-state table follows this section). Hawaii doesn't appear to take part in MissingMoney, so search it directly.
- 4 Found a match? Start the claim on the state's site. Most ask for a copy of your ID and something that ties you to the address on file, like an old bill or tax form.
- 5 Write the claim number in your tracker. Processing times vary by state.

! **Good to know:** Searching and claiming through your state is free. Some states now set time limits on claims (Ohio changed its law in 2025, for example), so check your state's rules and don't wait. New property is reported every year, so search again yearly.

☐ Searched	Date	Found something? ☐	Notes
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SECTION 01 • STATE DIRECTORY

Official unclaimed property sites, all 50 states + DC

Search every state you've lived or worked in. Tick each one as you go. *Hawaii isn't on MissingMoney.com, so search it here.

STATE	RUN BY	OFFICIAL SEARCH SITE
☐ Alabama	State Treasurer	unclaimed.alabama.gov
☐ Alaska	Dept. of Revenue	unclaimedproperty.alaska.gov
☐ Arizona	Dept. of Revenue	azdor.gov/unclaimed-property/owners-file-claim/search-for-property
☐ Arkansas	Auditor of State	claimitar.gov
☐ California	State Controller	claimit.ca.gov
☐ Colorado	Dept. of the Treasury	unclaimedproperty.colorado.gov/app/claim-search
☐ Connecticut	State Treasurer	ctbiglist.gov
☐ Delaware	Dept. of Finance	unclaimedproperty.delaware.gov
☐ District of Columbia	Office of the CFO	dc.findyourunclaimedproperty.com
☐ Florida	Dept. of Financial Services	claimyourcashfl.gov
☐ Georgia	Dept. of Revenue	gaclaims.unclaimedproperty.com/en
☐ Hawaii*	Dept. of Budget & Finance	unclaimedproperty.ehawaii.gov/lilo/property-search.html
☐ Idaho	State Treasurer	yourmoney.idaho.gov
☐ Illinois	State Treasurer (I-Cash)	icash.illinoistreasurer.gov
☐ Indiana	Attorney General	indianaunclaimed.gov
☐ Iowa	State Treasurer	greatiowatreasurehunt.gov
☐ Kansas	State Treasurer	kansascash.ks.gov
☐ Kentucky	State Treasury	kyclaims.unclaimedproperty.com/en/Property/SearchIndex
☐ Louisiana	Dept. of the Treasury	lacashclaim.org
☐ Maine	State Treasurer	maineunclaimedproperty.gov
☐ Maryland	Comptroller of Maryland	marylandcomptroller.gov/ucp
☐ Massachusetts	State Treasury	findmassmoney.gov
☐ Michigan	Dept. of Treasury	unclaimedproperty.michigan.gov/app/claim-search
☐ Minnesota	Dept. of Commerce	unclaimedproperty.mn.gov
☐ Mississippi	State Treasurer	ms.findyourunclaimedproperty.com
☐ Missouri	State Treasurer	treasurer.mo.gov/UnclaimedProperty/en/Property/SearchIndex

STATE DIRECTORY (CONTINUED)

STATE	RUN BY	OFFICIAL SEARCH SITE
☐ Montana	Dept. of Revenue	tap.dor.mt.gov/?link=UCPSearch
☐ Nebraska	State Treasurer	nebraskalostcash.nebraska.gov
☐ Nevada	State Treasurer	nvup.gov
☐ New Hampshire	State Treasury	findnhmoney.gov
☐ New Jersey	Dept. of the Treasury	unclaimedproperty.nj.gov
☐ New Mexico	Taxation & Revenue Dept.	nmclaims.unclaimedproperty.com/en
☐ New York	State Comptroller	ouf.osc.ny.gov/app/claim-search
☐ North Carolina	State Treasurer	nccash.com
☐ North Dakota	Dept. of Trust Lands	unclaimedproperty.nd.gov
☐ Ohio	Dept. of Commerce	unclaimedfunds.ohio.gov
☐ Oklahoma	State Treasurer	yourmoney.ok.gov
☐ Oregon	State Treasury	unclaimed.oregon.gov
☐ Pennsylvania	PA Treasury	searchandclaimpa.gov
☐ Rhode Island	General Treasurer	findrimoney.gov
☐ South Carolina	State Treasurer	treasurer.sc.gov/what-we-do/for-citizens/unclaimed-property-program
☐ South Dakota	State Treasurer	cash.sd.gov
☐ Tennessee	Dept. of Treasury	unclaimedproperty.tn.gov/app/claim-search
☐ Texas	Comptroller	claimittexas.gov
☐ Utah	State Treasurer	mycash.utah.gov
☐ Vermont	State Treasurer	vermont.unclaimedproperty.com
☐ Virginia	Dept. of the Treasury	vamoneysearch.gov
☐ Washington	Dept. of Revenue	claimyourcash.org
☐ West Virginia	State Treasurer	wvunclaimedproperty.gov
☐ Wisconsin	Dept. of Revenue	revenue.wi.gov/Pages/UnclaimedProperty/Home.aspx
☐ Wyoming	State Treasurer	mycash.wyo.gov



Old 401(k)s & pensions: Dept. of Labor

WHAT IT FINDS

Retirement plans from past private-sector employers and unions: 401(k)s, pensions and similar plans you may have left behind.

OFFICIAL LINK

→ lostandfound.dol.gov

STEP BY STEP

- 1 Create or sign in to a Login.gov account and verify your identity. You'll need a state-issued ID or driver's license and a phone.
- 2 Enter your Social Security number on the site and click Search.
- 3 Write down every plan it lists and the plan administrator's contact information.
- 4 Contact each administrator. Ask if you still have a balance and how to claim it or roll it over.



Good to know: Results show plans you were in, not balances. Money may already have been paid out or rolled over; only the plan can confirm. It doesn't cover IRAs, government plans or Social Security, and (as of this edition) you can search only yourself. DOL doesn't charge a fee to recover funds.

☐ Searched Date Found something? ☐ Notes



Pensions from plans that ended: PBGC

WHAT IT FINDS

Pension benefits from private plans that closed, where the employer sent your benefit to the Pension Benefit Guaranty Corporation for safekeeping.

OFFICIAL LINK

→ [pbgc.gov > Search Unclaimed](https://pbgc.gov/Search_Unclaimed)

STEP BY STEP

- 1 Enter your last name and the last four digits of your Social Security number.
- 2 If a match comes up, call PBGC (the number is on pbgc.gov). They'll ask for more details to confirm it's you.
- 3 PBGC will tell you which documents to send to claim the benefit.



Good to know: A match is a lead, not a promise. PBGC says a match doesn't confirm you're owed a benefit. The database is updated quarterly, so search again if you worked for a company whose plan ended.

☐ Searched Date Found something? ☐ Notes



Old savings bonds

WHAT IT FINDS

Matured savings bonds nobody cashed. Think birthday bonds from Grandma. Once a bond matures it stops earning interest, so there's no reason to leave it sitting.

OFFICIAL LINKS

- unclaimed.org (find the right state)
- missingmoney.com
- treasurydirect.gov

STEP BY STEP

- 1 Start with the state where the original buyer lived when the bond was bought. Treasury now sends these searches through state unclaimed property offices.
- 2 Search that state's official site (Section 01 directory) or MissingMoney.com under the original buyer's full legal name.
- 3 Have the buyer's name, their address at purchase or last known address, and your ID ready. Heirs also need a death certificate and proof of relationship.
- 4 Holding a paper bond at home? TreasuryDirect explains how to cash or replace savings bonds.



Good to know: Treasury's old search tool, Treasury Hunt, shut down on September 30, 2025. Older articles still mention it; skip them and go through your state.

☐**Searched**

Date

Found something?

☐

Notes



Tax refunds: IRS

WHAT IT FINDS

A refund check that never arrived, or a refund you never claimed because you didn't file that year.

OFFICIAL LINK

→ irs.gov/refunds

STEP BY STEP

- 1 Missing check: use the refund tracker at IRS.gov/refunds (you need your SSN, the tax year, your filing status and the exact refund amount) or call 800-829-1954.
- 2 Lost or stolen check: single, head of household and married-filing-separately filers can start a trace in the refund tracker (current-year refunds only) or at 800-829-1954. Married filing jointly: call 800-829-1040 or mail Form 3911.
- 3 Never filed? You generally have three years to file and claim a refund. For example, April 15, 2026 was the last day to claim a refund for tax year 2022.
- 4 Missing W-2s or 1099s? Order a free wage and income transcript with Get Transcript Online at IRS.gov.



Good to know: A refund can be held if you haven't filed later years, or used to pay debts like state taxes, child support or federal student loans.

☐

Searched

Date

Found something?

☐

Notes



Failed banks: FDIC

WHAT IT FINDS

Money left in accounts at banks that failed.

OFFICIAL LINK

→ closedbanks.fdic.gov/funds

STEP BY STEP

- 1 Search by your name, business name or check number. You can narrow it by bank, city or state.
- 2 If you find a record, write down the FDIC Reference #.
- 3 Claim online through the FDIC's claims portal, or mail the Claimant Verification form (address is on the site).
- 4 Nothing there? Search the state where the bank was. Unclaimed deposits from a failed bank go to the state after 18 months.



Good to know: Questions: DepositorServices@fdic.gov or 1-877-ASK-FDIC (1-877-275-3342).

☐

Searched

Date

Found something?

☐

Notes



Closed credit unions: NCUA

WHAT IT FINDS

Money left in credit unions that were liquidated (closed).

OFFICIAL LINK

→ [ncua.gov > Unclaimed Deposits](https://www.ncua.gov/Unclaimed-Deposits)

STEP BY STEP

- 1 Check NCUA's list of liquidated credit unions to see if yours closed.
- 2 Search the unclaimed deposits list. It's alphabetical by last name or business name, with city, state and credit union.
- 3 Fill out the Member Verification Form and email it to amacmail@ncua.gov or mail it to the address on the page.



Good to know: Claims made within the 18-month insurance period are paid in full. After that, a claim may get only a partial payment, so don't wait. If it's not on the list, search your state too.

☐ Searched Date Found something? ☐ Notes



FHA mortgage insurance refunds: HUD

WHAT IT FINDS

A partial refund of the up-front mortgage insurance premium on an FHA loan that you paid off or refinanced.

OFFICIAL LINKS

→ entp.hud.gov/dsrs/refunds

→ [FHA refund fact sheet](#)

STEP BY STEP

- 1 Check your closing papers: you may qualify if the loan started after September 1, 1983, you paid an up-front premium at closing, and you didn't default.
- 2 Search by last name or FHA case number (format: 123-4567890).
- 3 Found your name, or think you're owed one anyway? Call HUD at 1-800-697-6967.



Good to know: Time limits are strict. Most loans endorsed on or after December 8, 2004 don't get a refund unless refinanced into a new FHA loan within three years. Older loans had longer windows; the fact sheet has the details.

☐ Searched Date Found something? ☐ Notes



Life insurance of someone who died: NAIC

WHAT IT FINDS

Life insurance policies and annuities belonging to a family member who has died.

OFFICIAL LINK

→ [NAIC Life Insurance Policy Locator](#)

STEP BY STEP

- 1 Open the locator, agree to the terms and enter your name, mailing address and email.
- 2 Enter details from the death certificate: Social Security number, legal name, date of birth, date of death and veteran status, plus your relationship.
- 3 Submit. Participating insurers check their records.



Good to know: It's free. An insurer contacts you only if it finds a policy and you're the beneficiary. If you hear nothing, that usually means no match. It doesn't search for living people's policies.

☐ Searched Date Found something? ☐ Notes



Veterans' life insurance: VA

WHAT IT FINDS

Unpaid money from older VA life insurance policies (USGLI, NSLI, VSLI, VRI and S-DVI). It doesn't include SGLI or VGLI policies from 1965 on.

OFFICIAL LINK

→ [insurance.va.gov > Unclaimed Funds](#)

STEP BY STEP

- 1 Search by last name. A first name is optional.
- 2 Read and accept the disclaimer.
- 3 If a record appears, contact VA (contact options are on the site). VA confirms identity before paying.



Good to know: Records are listed under the original policyholder's name, so a match could be someone else with the same name. Search for parents and grandparents who served.

☐ Searched Date Found something? ☐ Notes



Back wages: Dept. of Labor

WHAT IT FINDS

Pay the Labor Department recovered from an employer who underpaid you, like unpaid overtime or minimum wage.

OFFICIAL LINK

→ webapps.dol.gov/wow

STEP BY STEP

- 1 Search by employer name. Then look for your own name.
- 2 To claim, enter your contact details. You'll get a Back Wage Claim Form (WH-60) by email to sign.
- 3 Upload it with proof of identity through a Login.gov account.



Good to know: DOL holds back wages for three years. After that, unclaimed wages go to the U.S. Treasury. Payments are electronic, and DOL says claims take about six weeks.

☐ Searched Date Found something? ☐ Notes



Bankruptcy court unclaimed funds

WHAT IT FINDS

Money owed to you from a bankruptcy case, for example when a company that owed you money went bankrupt and your payment was never cashed.

OFFICIAL LINK

→ ucf.uscourts.gov

STEP BY STEP

- 1 Pick one court, several courts or all of them.
- 2 Enter a name in the Creditor Name and/or Debtor Name box and search.
- 3 To claim, you usually file an application with that bankruptcy court. Funds are released only by a judge's order. The court's website has its form.



Good to know: Courts join this locator one by one, so not every court is included. If yours isn't, check that court's own website.

☐ Searched Date Found something? ☐ Notes



Settlements & government refunds

WHAT IT FINDS

Refunds from government cases against companies, and payouts from class-action settlements.

OFFICIAL LINKS

- ftc.gov/enforcement/refunds
- [CFPB payments to harmed consumers](#)
- [SEC distributions to harmed investors](#)

STEP BY STEP

- 1 Browse the FTC's active refund programs. Each case has its own page and claims phone number.
- 2 Check the CFPB's payments by case and the SEC's list of distributions to harmed investors.
- 3 Got a class-action notice? Don't click its links or scan its QR code. Search the case name plus "settlement website" and confirm the case number matches.
- 4 Use the phone number on the official settlement site, not the one on the notice, if you have questions.

! **Good to know:** Red flags: any fee to file or to get paid, or a request for bank or Social Security details through a link in the notice itself. Enter payment details only on the settlement site you found and confirmed yourself. The FTC says it will never tell you to transfer money to get a refund.

☐ Searched Date Found something? ☐ Notes



Old utility & rental deposits

WHAT IT FINDS

Deposits for electric, gas, water, phone or rentals from places you used to live.

STEP BY STEP

- 1 There's no national database for these. Deposits a company can't return are usually reported to the state as unclaimed property, so Section 01 covers most of them.
- 2 For a recent move, call the utility or landlord with your old account number and a current mailing address.

! **Good to know:** Search your state every year. Old deposits can show up years after you move.

☐ Searched Date Found something? ☐ Notes

PART THREE

Searching for someone who has died

Many people find money after a parent dies: an old policy, a forgotten account, savings bonds in a drawer. Heirs can often claim it, but each state sets its own paperwork. This page is general information to get you started.

Where to search

- 💰 State unclaimed property in every state they lived (Section 01)
- 💰 NAIC Life Insurance Policy Locator (Section 09)
- 💰 VA unclaimed insurance, if they served (Section 10)
- 💰 FDIC and NCUA, if they banked somewhere that closed
- 💰 State unclaimed property for old savings bonds: start where they lived when the bond was bought (Section 04)

Who can usually claim

- 💰 The estate's personal representative (executor or administrator)
- 💰 A legal heir, following that state's rules
- 💰 A named beneficiary, for insurance and retirement plans

Documents states commonly ask for

- ➔ A certified copy of the death certificate. Order several; many offices want an original.
- ➔ Proof of your relationship, such as birth or marriage certificates.
- ➔ If an estate was opened: court papers naming the personal representative.
- ➔ Some states use their own heirship affidavit form, and larger estates may need to go through probate first.

Retirement plans: as of this edition, the Dept. of Labor's Lost and Found search can't look up a deceased spouse. Contact the former employer's plan administrator directly, or check PBGC if the plan ended.

General information only. Rules for heirs and estates vary by state. Before you file, read the claim instructions on the state's official site, and talk to the state office or a probate attorney if the estate is complicated.

Person I'm searching for

NAME (AND OTHER NAMES USED)

STATES THEY LIVED IN

MY RELATIONSHIP / ROLE

PART FOUR

Found something? Here's how to claim it

- 1** **Claim it directly.** File with the agency or state that holds it, on its official site. You don't need a middleman.
- 2** **Send exactly what they ask for.** Usually a copy of your ID and proof you lived at the address on file. Scan or photograph everything before you send it.
- 3** **Write down the claim number.** Add it to your tracker with the date you filed.
- 4** **Be patient, then follow up.** Processing times vary from a few weeks to a few months. If you hear nothing, contact the office using the phone number on its official site.
- 5** **Search again next year.** New money is reported every year. Get a free yearly reminder at lostmoneyscout.com, or put one on your calendar.



Where I searched & what I found

Information guide only. Not financial or legal advice. Results are not guaranteed. lostmoneyscout.com

Where I searched & what I found

[illegible]

SOURCES

Every link in this guide

Last verified: October 2026. Agencies move pages from time to time. If a link has changed, search the agency's name and choose the official .gov result.

missingmoney.com (NAUPA)

missingmoney.com

NAUPA state directory

unclaimed.org

Old 401(k)s & pensions: Dept. of Labor

lostandfound.dol.gov

Pensions from plans that ended: PBGC

pbgc.gov/workers-retirees/find-unclaimed-retirement-benefits/search-unclaimed

Old savings bonds

treasurydirect.gov

Tax refunds: IRS

irs.gov/refunds

Failed banks: FDIC

closedbanks.fdic.gov/funds

Closed credit unions: NCUA

ncua.gov/support-services/conservatorships-liquidations/unclaimed-deposits

FHA mortgage insurance refunds: HUD

entp.hud.gov/dsrs/refunds

FHA mortgage insurance refunds: HUD

hud.gov/hud-partners/housing-fha-fact-sheet

Life insurance of someone who died: NAIC

eapps.naic.org/life-policy-locator/#/welcome

Veterans' life insurance: VA

insurance.va.gov/UnclaimedFunds/Search/Index

Back wages: Dept. of Labor

webapps.dol.gov/wow

Bankruptcy court unclaimed funds

ucf.uscourts.gov

Settlements & government refunds

ftc.gov/enforcement/refunds

Settlements & government refunds

consumerfinance.gov/enforcement/payments-harmed-consumers

Settlements & government refunds

sec.gov/enforcement-litigation/distributions-harmed-investors

State sites are listed in the State Directory after Section 01.

SEARCH AGAIN NEXT YEAR.

Money gets reported to states and agencies all the time. Put a reminder on your calendar for this date next year, and run the list again.

1

FREE YEARLY REMINDER

A nudge to search again next year.
lostmoneyscout.com/#remind

2

DID SCOUT HELP?

Optional tip jar, never required.
lostmoneyscout.com/#tip

3

MORE GENX ALLIANCE GUIDES

In Case I Croak, The Sandwich Years and more.
lostmoneyscout.com/#more



GENX ALLIANCE ORIGINALS

Also in the series: In Case I Croak · The Sandwich Years

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