

Unclaimed Money - Your\$? - 03-18-2010

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Have you ever moved without getting your utility deposit back? Did you remember to close out that old checking account from your college days? Did you ever forget to cash a health insurance check? Guess what? That money is still yours even though you forgot about it. And you can claim it.

At any given time, state governments are flush with more than *\$10-billion* in unclaimed money and other property. But banks, businesses, government agencies and other entities have *at least as much if not more* from dormant accounts, or a check that was never cashed. Could you have ever moved and forgotten to give a forwarding address? If so, perhaps there was an undeliverable tax refund notification that couldn't be forwarded. Are there leftover credits from mortgage payoffs?

It's estimated that a total of nearly *\$33-billion* is currently being held by state treasurers for about 117 million unclaimed accounts.

Are you one of the estimated 30 million Americans who have money that's waiting to be recovered? Given the financial pinch most people are feeling these days, what good timing it would be to make such a discovery. To find out if you have money you don't know about – go to your state's Unclaimed Property Division and do a search - *free of charge* – of your name (for women, especially remember to enter your maiden name, married name and any other name you might have used professionally). If you've lived in multiple states, be sure to search each one. Knowing/remembering past addresses will help in your search.

There are many sites available that will search for you - allegedly for free but they will actually charge you a fee – either in the fine print or on the second page of a simple “Let's get started” online invitation. I strongly suggest you *not* take them up on the offer. They appear free but in order to access the site you must give too much information – including a credit card number.

Why not just set aside an hour some rainy day to sit and surf the government sites yourself? You may find some gold (cash) at the end of the rainbow. It could be your unclaimed money out there – so check into it personally <http://www.nast.org/>. By the way, claims for unclaimed money and property can be made into perpetuity in most cases – even by your heirs.

Here's to your health and wealth.