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## Government site for unclaimed money

Unclaimed money is cash you are owed from a variety of source that you've not gone through the proper channels to get for yourself. It can come in the form of inactive financial accounts, unclaimed retirement assets and tax refunds, lost insurance policy benefits and more. The National Association of Unclaimed Property Administrators (NAUPA) states that about \$2 billion in unclaimed property is transferred back to owners each year. There are many places you can look for unclaimed property and funds. This article details some of the places you should look for an unexpected payday. If you need help understanding the tax implication of claiming these funds or help determine how best to invest them, consider getting hands-on guidance from a financial advisor.**Unclaimed Money: Definition**Unclaimed money generally refers to financial accounts that have been inactive or those witch which you've lost contact for a year or more. Unclaimed property laws require these firms to turn over these unclaimed assets eventually. So without even knowing it, you may have some cash sitting around waiting for you. Below are some common examples of unclaimed money: Old bank and savings accounts Certificates of deposit (CD) Stocks, bonds, mutual funds and dividends Trust funds Uncashed checks and wages Unclaimed tax returns Insurance policies Retirement plans Financial accounts with your name as a beneficiary So what happens to these assets if you don't take them? State laws require financial institutions and companies to transfer unclaimed money to the proper state authority within a certain time frame after it has been deemed unclaimed. That agency then attempts to find you and return your missing money.Of course, you don't have to wait for Uncle Sam or other entities to find you. There are several legitimate resources you can use to track down your unclaimed money directly from the screen you're looking at right now. Below, we'll give you some examples. **Unclaimed Money: Where Can I Find It?**The best place to start searching is MissingMoney.com. Most states and provinces responsible for tracking and returning unclaimed property endorse and work with this site. It supports a database where you can search for your missing money by state. So be sure to run a search for every state you've lived in.You can also visit the website for the National Association of Unclaimed Property Administrators (NAUPA). This organization represents the state treasury departments and agencies that hold onto unclaimed property. Both websites provide search engines, interactive maps and additional information about unclaimed money.But sometimes, unclaimed property may not yet be in the hands of the state. In these cases, you'd have to go straight to the source. So let's refresh your memory about some of the cash you may have forgotten about and where to look.**Unclaimed Money From The IRS and State Tax Departments**Uncle Sam may owe you a tax refund. In fact, the IRS takes back thousands of uncashed federal tax refunds each year. In some cases, the check never made it to the taxpayer because he or she moved and didn't update the new address with the IRS.And while it may not be the most fun thing to do with your spare time, you can contact the IRS directly to find out if you have any unclaimed tax refunds.In addition, you can also file taxes for previous years if the IRS owes you a refund. However, you have up to three years to retrieve unclaimed tax refunds before they become the property of the U.S. Treasury. So get your money as soon as possible before it goes back into the government's hands.The states that you've lived in may owe you a tax refund as well. The NAUPA database can also help you track down this unclaimed money. So reach out to tax department in the states you have resided in **Unclaimed Money in Retirement Plans**You'd think it's impossible to forget about an asset as important as your retirement plan, especially one holding several thousand dollars. But it happens to people's 401(k) plans, individual retirement accounts (IRAs), Roth IRAs and more.Maybe you've jumped around from plenty of jobs and forgot about an old 401(k) with a small balance that is now quite large. Or your employer rolled it over to an IRA with another financial institution and you forgot all about it. You may even be the beneficiary of an inherited IRA or 401(k) and not even know it.In those cases, you'll want to claim your plan as soon as possible.Remember, financial institutions that hold retirement plan assets are required to turn unclaimed money to state officials. In most cases, the state government liquidates these plans, taking them out of their tax-sheltered status. That may leave you open to hefty taxes and IRS penalties when you try to get them back.You can use the National Registry of Unclaimed Retirement Benefits to look up missing accounts.Unclaimed Money at Old BanksIf you've had an old account at a bank that had been permanently closed, your unclaimed money might be insured if the bank was a member of the Federal Deposit Insurance Corporation (FDIC).But even small banks meet that designation. The FDIC covers deposits up to \$250,000 per person, per institution and per account category. Deposit accounts include checking and savings accounts, money market accounts, and certificates of deposit (CDs).Investments such as stocks and bonds aren't covered by the FDIC. Individual retirement accounts (IRAs) aren't covered either. However, the FDIC would cover a deposit account within an IRA. Some people invest their IRAs entirely in deposit accounts such as in an IRA CD. In this case, the FDIC covers it.If you think you have some unclaimed money from closed banks, visit closed banks.fdic.gov. Just make sure you have your old checking number ready.**Unclaimed Money at the National Credit Union Administration**The National Credit Union Administration (NCUA) insures up to \$250,000 per individual depositor. This organization manages the National Credit Union Share Insurance Fund (NCUSIF). It's backed by the full faith and credit of the U.S. government as is the FDIC Deposit Insurance Fund.**Unclaimed Money at the Pension Benefit Guaranty Corp.**If your pension plan shut down or got taken over by the Pension Benefit Guaranty Corp. (PBGC), this organization may owe you some or all of it. The PBGC runs a database that you can search to see if you have unclaimed pension plan money.You can look for unclaimed pensions, insured plans and trusted plans.**Unclaimed Money at the Treasury Department**While securities are not FDIC insured, you may have unclaimed bond money sitting around. In fact, the Treasury Department holds records of billions of dollars in unredeemed savings bonds that don't collect interest any more. You can cash in now if you have one in your name.So if you think you have unclaimed bond money, fill out Fiscal Service Form 1048 for more information. Unfortunately, the Treasury no longer runs the database for unclaimed bonds. **Unclaimed Life Insurance Benefits**Something as crucial as life insurance payouts can't and shouldn't go missing. But they do. You may have had one with an old company that demutualized. In this case, that firm may owe you cash or other assets.A loved one may have passed without even telling you that there's a life insurance policy with your name on it.If you want to search for missing life insurance money, you can start at demutualizing-claims.com.**Unclaimed Money at The Veterans Administration**Even after all you've sacrificed for your country, the department of Veterans Affairs (VA) may still owe you unclaimed veterans insurance funds. If you think you have unclaimed money at the VA, you can run through the Unclaimed Funds database at the VA's official website.**Unclaimed Money at the U.S. Department of Housing and Urban Development (HUD)**Several first-time homebuyers take advantage of the many federal programs offering low-interest mortgages to those who qualify. These include Federal Housing Administration (FHA) loans and those sponsored by the Department of Housing and Urban Development (HUD).In such cases, the HUD may owe you a refund on part of your insurance premiums or even a share of the earnings. You can search the database at the HUD website to see if you have unclaimed benefits.**Unclaimed Money From The Claims Conference**Since 1951, the The Conference on Jewish Material Claims Against Germany has striven to "provide a measure of justice for Jewish Holocaust victims, and to provide them with the best possible care." The conference works with Germany's government to restore property that victims lost under Nazi Germany. It also works to collect payments. If you wish to seek assistance in this capacity, you can contact the Claims Conference directly by visiting claimscon.org.**Unclaimed Money Scams: How to Avoid You** always have free access to databases like the one at MissingMoney.com. A state agency that locates you typically returns your property free of charge or for a small handling fee. However, some businesses offer to search for your unclaimed money for a fee. Some legitimate firms find your missing property and offer to return it in exchange for a fee that's usually a percentage of your returned property's value. In some cases, financial institutions hire these firms to locate you before they have to transfer your unclaimed money to state governments.Some of these firms operate totally legally, while others run complete scams. The point is you can always find your missing money for free. You never have to pay someone else to do it for you.**What Happens to Unclaimed Money?**NAUPA states: "For decades, it has been recognized as the appropriate policy for unclaimed funds to be used for the public good, until such time as is recovered by the rightful owner." So the government may use unclaimed money to cover its own projects. But you still have every right to get your money back. In many cases, you can claim it into perpetuity.However, you won't always be able to get your assets back in the same form. For instance, the government may auction off unclaimed contents in a safe deposit box and return the earnings to you. It can also treat stocks and other securities the same way.**How to Prevent Property From Getting Lost**Keep track of all your financials. The government essentially requires companies to turn your assets into missing money if they lose contact with you. So stay up-to-date on all your bank, investment and retirement accounts. Check the balance of each at least once every year. And keep the financial institution that holds your retirement funds updated with major life changes like marriage or divorce, as this could affect beneficiary status. In fact, you should keep every place you have money updated with your contact info.And be sure to record account numbers, passwords and all other information you'd need to access your financials. The TakeawayA large sum of your unclaimed money may be resting in the government's hand without your knowledge. Sometimes, the government will find you and give it back. But you can always track it down first. Start by searching the MissingMoney.com database, which is connected to the government agencies holding unclaimed property. Also check with the IRS for missing tax refunds. And contact previous employers, banks and other financial institutions for money you may not have cashed or held onto.**Tips on Retrieving Unclaimed Money** Unclaimed money is everywhere, but it's concentrated more heavily in certain places than others. Check out our study on the top states for unclaimed property. We also published one on the top countries for unclaimed property. If you don't want to do all the dirty work yourself, a financial advisor can help you unearth virtually all your unclaimed money. Use our financial advisor matching tool. It would link you with up to three financial advisors based on your preferences. You can then review their areas of expertise before deciding to work with one. Photo credit: ©iStock.com/asadykov, ©iStock.com/NoDerog, ©iStock.com/DeagreezPage 2Do you know enough about financial management to take care of all of your investing on your own? Or do you need help from a seasoned expert?That question comes up for millions of Americans each year.If any of these describe you, you could benefit from professional financial advice:1. You're retiring soon - Maximizing retirement income requires smart decisions around complex topics such as Social Security, 401(k) and IRA withdrawals.2. You manage your own investments - Individual investors should check their strategies with unbiased third parties. You may be overlooking opportunities in your portfolio.3. You have children - Whether you're saving for college or planning their inheritance, there are several ways to ensure your children are taken care of.4. You inherited money - Have you noticed lottery winners often declare bankruptcy? It can be difficult to manage sudden increases in wealth.5. You have a financial advisor - Depending on how you chose your advisor, there may be a better one for you. Family referrals are convenient but don't always produce results.6. You're divorcing - Untangling finances in a divorce can be messy. Impartial advice is key.7. You want to build wealth - If you're still decades from retirement, good decisions today can add thousands to your retirement accounts. See Your 3 Financial Advisor MatchesFinding the right financial advisor that fits your needs doesn't have to be hard. SmartAsset's free tool matches you with top fiduciary financial advisors in your area in 5 minutes. Each advisor has been vetted by SmartAsset and is legally bound to act in your best interests. If you're ready to be matched with local advisors that will help you achieve your financial goals, get started now. Anyone remember this guy? He's so wild and crazy! He was on TV all the time back in the day. He's quirky, he's energetic, and I always thought that Matt Lesko was a scam. I mean how can someone be that energetic? And how can someone just get money from the government... then I grew up.... and realized the government is huge. And complicated. And there are a ton of programs out there subsidizing a lot of activities. There are many layers of "government," and some of them make money available for certain very specific purposes so let's look at seven examples: **Unclaimed Money** There's actually a website that can help you with this, the National Association of Unclaimed Property Administrators. This isn't "free" money though, it's your money. It's money you are owed but have never claimed. It could be an unclaimed income tax refund, a tax overpayment, a forgotten safe deposit box or bank account, uncashed checks, or even certain government benefits that you applied for in the past, but never received. You can check with your state government to see if there are any unclaimed funds waiting for you. Many states have a website dedicated to this purpose. For example, you can search for benefit money that may be owed to you in California at the state government's **Unclaimed Property Search website**. **Down Payment Assistance on a Home** To encourage homeownership, many states, counties and some municipalities offer down payment assistance on the purchase of a home. These are typically available in conjunction with FHA mortgages. You are required to make a down payment equal to 3.5% of the purchase price and you apply for an FHA mortgage. But the down payment itself can come from a state agency. You can even find out what programs are available in your state by checking the HUD website. For example, in Georgia, you may be eligible for the Georgia Dream Homeownership Program. Check your own state to see what's available. The loans are usually available for either first-time homebuyers or for people who have less than the median income in their county of residence. In most situations, the assistance will be in the form of a very low-interest rate loan. But some will offer debt forgiveness after a certain period of time, such as 10 years. **Help Paying Utility Bills** The US Department of Housing and Urban Development (HUD) provides the Low-income Home Energy Assistance Program (LIHEAP). It's for low-income households who are having difficulty paying their utility bills. This is particularly true of heating bills during the winter months. To qualify, your household income must be below 150% of the federal poverty level in your area. Programs are also available for the elderly and the disabled. The aid you won't get generally will cover the entire utility bill, but a large percentage of it. You can get more information either on the HUD website above, or even through the utility company itself. **SBA Business Loans** If you have a small business, or you're looking to open one, it can be very difficult to get financing from traditional sources, like banks. The federal government offers loans to businesses through the Small Business Administration (SBA). There are various requirements, and you will have to repay the loan. But it's a way for new and small businesses to get financing that otherwise won't be available. SBA loans are offered by banks and other lenders. You can check with these institutions to see if they are offered, and then submit an application. SBA loans can be as high as \$5 million. **College Grants** In addition to federal student loans, the US government also offers Pell Grants. The maximum amount for the 2017-2018 school year is \$5,920. They are grants by the government, and (generally) do not need to be repaid. They are available primarily to students who have not obtained a degree yet. To be eligible for a Pell Grant, you will need to complete the Free Application for Federal Student Aid (FAFSA), and show a financial need. Under the Affordable Care Act (ACA), low- and lower-income individuals and households are eligible for a federal tax subsidy to reduce the cost of health insurance premiums. The subsidy is actually a tax refund, and you have the option to either receive it when you file your tax return, or to have applied to your health insurance premium to reduce the cost. You may qualify for the subsidy if your modified adjusted gross income falls between 100% and 400% of the federal poverty level. You can get information on the subsidies, and see if you qualify, by visiting [Healthcare.gov](http://healthcare.gov). **Federal Work-Study** These programs are sponsored by the federal government and are available for postsecondary students who have a demonstrated financial need. It isn't direct financial aid, but rather part-time jobs in community service. Your wages are paid by a combination of your employer, your school, and the federal government. Once again, you'll have to complete the FAFSA to be eligible. So there you have it, seven ways to get money from the government. It's not the kind of money that will be just handed to you. But if you have a specific need, and you qualify, you can get either direct assistance or financing to help you on your way. Before you go, here's a short video that VICE did profiling Lesko - there's a lot more to him than meets the eye:

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