**Beat: News**

# Millions in Unclaimed Funds Are Out There

**Do You Have Money Owed To You?**

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**USPA NEWS -** If a business, government office or other source owes you money that you never collected, it is considered unclaimed. There could be money waiting for you. You simply need to do a search.

Every year, millions of dollars goes unclaimed from closed accounts, security deposits from utilities and even paychecks or retirement accounts. I will discuss the 10 most likely places that you or your loved ones may have money owed to you.

1. Your state's unclaimed property office. Each state has its own office for unclaimed assets and their own rules on how to make a claim. Search for your state's office online and also search in other state's you have lived in.
2. Unpaid wages. Yes, believe it or not, some people may not always get their final paycheck when leaving a job. When this happens, the information goes into the Department of Labor's database. Do not delay though, as they only hold unpaid wages for up to three years. You can go to the DOL's Workers Owed Wages website at https://webapps.dol.gov/wow.
3. Pensions from former employers. You can search for unclaimed pensions from companies that went out of business or ended a pension plan. For information, go to the Pension Benefit Guaranty Corporation website. It is a US Government Agency. The address is https://www.pbgc.gov/about/pg/contact/contact-unclaimed.

4. VA Life Insurance Funds. Search the US Department of Veterans Affairs database for unclaimed funds that the VA may owe to current or former policyholders or their beneficiaries. Their link is https://insurance.va.gov/UnclaimedFunds.
5. FHA Insurance Refunds. Many first-time home buyers may have had an FHA backed mortgage and may be eligible for a refund. FHA insurance refunds are issued by the U.S. Department of Housing and Urban Development (HUD). You can check their website at https://entp.hud.gov/dsrs/refunds.
6. Federal Tax Refunds. The Internal Revenue Service (IRS) may owe you money if your refund was unclaimed or undelivered. This can happen if you have moved or changed banking information after filing your taxes. You can visit their site at https://www.irs.gov/refunds.
7. Bank Failures. If a bank you had accounts with suddenly goes under, you do have the means to collect when they are backed by the Federal Deposit Insurance Corporation (FDIC). Their link is https://closedbanks.fdic.gov/funds.

8. Credit Union Failures. Here you can find unclaimed deposits from credit unions https://www.ncua.gov/support-services/conservatorships-liquidations/unclaimed-deposits.
9. SEC Claims Funds. The Securities and Exchange Commission (SEC) lists enforcement cases in which a company or person owes investors money. Their website is https://www.sec.gov/enforce/information-for-harmed-investors.
10. Savings Bonds. Use https://treasuryhunt.gov to find matured savings bonds that have stopped earning interest. You can also learn how to replace a lost or destroyed savings bond.

I went through all of the searches and while I was not able to find any money owed me, I did find some for a friend and family member. It is well worth the time to try.

For easy, clickable links, visit my website - smallvillagelife.com and go "The Latest" where the article is there. The links are highlighted and clickable.

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Sources: Usa.gov. (2022). Unclaimed Money From the Government. Retrieved from https://www.usa.gov/unclaimed-money.

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