

THE UNCLAIMED MONEY FINDER KIT

5 official places to check + the exact ChatGPT prompts to search them all

States, the Treasury, the IRS and the PBGC hold billions of dollars that belong to regular people: final paychecks, utility deposits, refunds, dormant bank accounts, old savings bonds, unfiled tax refunds and pensions from old employers. Every official search below is FREE. Anyone who asks for a fee or your full Social Security number up front to 'find' your money is not who you want. Have ready: every legal name you've used (maiden names too), every address you've lived at, and old employers.

THE 5 PLACES TO CHECK

- SEARCH 1 – MissingMoney.com: free multi-state database endorsed by the state treasurers' association (NAUPA). Search your name and each state.
- SEARCH 2 – Each state's own unclaimed property site (full list at unclaimed.org). Not every state shows up on MissingMoney, so check each state you've lived or worked in.
- SEARCH 3 – Old U.S. savings bonds: TreasuryDirect.gov > Savings Bonds > Forms. Lost, stolen or destroyed bonds can be claimed with the official form.
- SEARCH 4 – The IRS: if you skipped filing a year you were owed a refund, you generally have 3 years to file and claim it. Check irs.gov 'unclaimed refunds'.
- SEARCH 5 – PBGC.gov 'Find unclaimed retirement benefits': last name + last 4 of your SSN, for pensions from plans that ended.

THE PROMPTS (paste into ChatGPT)

PROMPT 1

Build my search list

I want to find unclaimed money that may belong to me. Here are every name I've used: [NAMES]. Here are every city and state I've lived or worked in, with years: [ADDRESSES + YEARS]. Past employers: [EMPLOYERS]. Build me a checklist of every OFFICIAL free site I should search (state unclaimed property sites, MissingMoney.com, TreasuryDirect, IRS, PBGC), with the exact link for each and which of my names/addresses to try on each one.

PROMPT 2

Run the searches (agent mode)

Turn on agent mode. Using the checklist above, open each official site and search every name/state combination. Do not enter my SSN or pay anything. For each site, report: site, name searched, any matches (holder, amount if shown, property type), and the claim link. Put the results in a table.

PROMPT 3**Family members too**

Repeat the same searches for [PARENT / SPOUSE / DECEASED RELATIVE NAME] at these addresses: [ADDRESSES]. For any match, tell me what documents an heir or spouse usually needs to claim it in that state.

PROMPT 4**File the claims**

For each match in my table, walk me through the claim step by step: what to click, what proof of identity or address I need, and how long it usually takes. Flag anything that looks like a paid 'finder' service instead of the official site.

PROMPT 5**Never miss it again**

Set a reminder to rerun this search every 6 months. Then give me a short list of habits that stop money going unclaimed: updating my address with banks and old employers, cashing every check, closing accounts properly.

WHAT TO EXPECT

- Most finds are small (\$20 to a few hundred dollars). Some are much bigger. It costs nothing to look.
- Claims take anywhere from a few days to a few months depending on the state.
- Agent mode can search for you, but you sign and submit the claims yourself.

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