

The Unclaimed Money Handbook

A free chapter, with the compliments of The Claim Desk

This is one chapter out of twenty. The full handbook covers the nine official searches, all fifty states and the District of Columbia with each office's current page, the paperwork every

agency asks for, what to do when a claim is refused, and how to claim on behalf of a relative

who has died.

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3. The name trick

This is the chapter that finds the money.

State databases do not know who you are. They know a string of characters that a bank's compliance department typed, exported, and transmitted, sometimes decades ago, sometimes from a paper form, sometimes truncated to fit a fixed-width field. Your job is not to search for yourself. Your job is to search for every string of characters that might once have stood for you.

Most people search once, using the name on their current driver's license, find nothing, and stop. That single search misses a large share of what is findable.

Build the list before you search

Take a sheet of paper. You are going to build two lists: names and places. Do it before you open a browser, because searching is fast and thinking is slow, and mixing the two makes you sloppy.

List one: every name.

- Your current legal full name, and your maiden name if you have one.
- Every married name, including from marriages that ended. Property reported in 1998 does not know about a divorce in 2003.
- Your first name in full, and your first initial. Databases store both. "Robert Michael Chen," "R M Chen" and "R Chen" are three different searches.
- Your middle name used as a first name, if you have ever done that.
- Nicknames that appeared on official documents. Bill for William, Peggy for Margaret, Tony for Anthony. If a payroll system ever printed it, it can be in a database.
- Hyphenated forms, the same name without the hyphen, and each half separately: "Garcia-Lopez," "GarciaLopez," "Garcia Lopez," "Garcia," "Lopez."
- Names with apostrophes both ways: "O'Brien" and "OBrien." Apostrophes break database fields more often than any other character.
- Accented spellings and their unaccented forms: "Muñoz" and "Munoz."
- Anglicized or shortened surnames used by an earlier generation, if you are claiming for a relative.
- Suffixes: "Jr.," "Jr.," "Junior," "III," and the same name with none. If your father shares your name, search both and read the addresses carefully.

List two: every place. Every state you have lived in, including for a single semester or summer. Every state where you worked even if you lived elsewhere, since employers report to the state on their records. Every state where you held a bank account, went to college or owned property. And the states a deceased relative lived in, at every stage of life.

The misspellings you cannot guess

Some errors are systematic and worth trying deliberately.

Transposed letters. "Micheal" for "Michael." "Stephan" for "Stephen." Typing errors frozen into a record.

Doubled and undoubled consonants. "Phillips" and "Philips." "Kelley" and "Kelly." "Schmidt" and "Schmit."

Classic homophone pairs. Stewart and Stuart. Reid and Reed. Meyer, Meyers, Myer, Myers, Meier, Maier. Peterson and Petersen. Smith and Smyth.

Truncation. Older systems capped field lengths, so a long surname may appear cut off. Search the first six or seven letters if the site allows partial matching.

First and last name reversed. Constant with names that do not follow an English given-name/surname pattern, and with Hungarian, Chinese, Korean and Vietnamese naming orders. If your name is Nguyen Van Minh, search Minh Nguyen, Nguyen Minh and Van Nguyen. Spanish two-surname structures may appear as both surnames, one, the other, or a hyphenated fusion. Search each.

How to use the search box properly

Search last name only, first. Enter your surname and, if the site requires it, the state. Then read the whole list. On a common surname this produces hundreds of rows, but the addresses will tell you instantly which are yours. This single technique finds more than any other, because it defeats every first-name error at once.

Then narrow with a first initial, not a first name. "R Chen" catches Robert, Rob, Ronald and Rebecca. "Robert Chen" catches one.

Leave optional fields empty. City and ZIP fields exclude matches. Use them only when the result list is genuinely unreadable. Search without the middle name, then with it. Both are stored.

Read the address column, not the name column. The address is the confirmation. If you see an apartment you rented in 1999, that is you, even if the name is spelled wrong.

Ignore the reported amount, if one is shown. Many states show only a range, or nothing at all, before you file. A property listed with no amount is not necessarily small. File anyway.

Searching for relatives

Do this. It is where the meaningful money is.

Search your parents' names, your grandparents', deceased aunts and uncles, anyone whose estate you might have a claim on. Use their maiden names, and the states where they lived at every stage of life, not just where they died.

You will not always be able to claim what you find. Chapter 14 covers what an heir has to prove. But you cannot claim what you have not found, so note everything and work out entitlement afterward.

Also search anyone whose affairs you handle: a parent under a power of attorney, someone you are court-appointed guardian for, a minor child. Children can have unclaimed property, usually from a custodial account or an insurance payment. And if you have ever owned a company, filed a DBA or run a nonprofit, those entities have their own records. See Chapter 15.

Keep a log

Record name searched, state, site, date, result. You will run dozens of searches across a dozen sites, and after an hour you will not remember whether you tried your mother's maiden name in Illinois.

The log matters for a duller reason too. State databases are updated as new reports come in from holders, so a search that finds nothing today may find something in eighteen months. The log tells you what to repeat.

What to do next

- Write the two lists, names and places, before you open a browser.
- Search surname alone first, on every state you have a connection to.
- Read the address column, not the name column.
- Search your dead relatives. That is where the four-figure recoveries live.

- Log every search with the date.
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That was one chapter of twenty

The rest of the handbook is at **claimdesk.us**. Nine official searches, all fifty states and DC, the paperwork each office asks for, and an honest account of what people actually find.

Every search in it is free and run by a government agency. We take no percentage, and we never

will.

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