

Find All Your HIDDEN MONEY

Here's how to claim funds you've forgotten about—or didn't know you had.

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\$42 BILLION.

That's how much money exists in old 401(k)s, forgotten savings bonds and other long-lost assets. Add that amount to the money you could be owed for unreturned purchases, and even the change hiding in plain sight, and you could be destined for a windfall. Read on for ways to locate wayward cash.



**CHECK
THOSE CUSHIONS!**
The average U.S.
household harbors
more than
\$60
in change.

LOOSE CHANGE

» **WHY IT'S HIDDEN** You empty your pockets here, your wallet there, toss change from the delivery guy someplace else. A stray quarter here or there may not seem like much, but all those scattered cents can quickly add up.

» **UNCOVER YOUR CASH** Clean out your junk drawer, laundry room, car and other hidden nooks. The best way to transform coins into bills is to take them to the bank. But if you have at least five dollars in coins and your bank won't exchange them for free, drop them into a Coinstar machine at the grocery store. When you opt for a gift card (to places like Starbucks or iTunes), the coin-counting machines waive the usual fee.



OVERLOOKED INHERITANCE

» **WHY IT'S HIDDEN** Even if a deceased relative leaves you everything in her will, you may not know you're entitled to certain funds if she didn't list all of her bank accounts, stocks or safe-deposit boxes. And if your loved one passes away without a will, odds are slim that you'll know about every financial account you should claim.

» **UNCOVER YOUR CASH** If the death is recent, ask your relative's insurance agent or financial planner to see if a life insurance policy was in place, and look through her files for any mention of financial holdings. If your relative is long-deceased, visit the National Association of Unclaimed Property Administrators' website, unclaimed.org, or search missingmoney.com to uncover dormant bank accounts, safety deposit boxes, stocks or unclaimed funds from a life insurance benefit your loved one may have left behind.

SAVINGS BONDS

» **WHY THEY'RE HIDDEN** Savings bonds are a common baby gift, but they can take decades to mature—meaning they're easily misplaced. The Department of the Treasury estimates that billions of dollars in savings bonds have stopped earning interest but haven't yet been cashed in. And each year, more than 25,000 bond payments are returned to the Treasury as undeliverable.

» **UNCOVER YOUR CASH** To see if you own a long-forgotten bond, type in your social security number on the Bureau of Public Debt's Treasury Hunt page (treasuryhunt.gov). The database searches a list of all mature savings bonds issued since 1974. Submit form 1048 on the site to make a claim. Think you might be missing a pre-1974 bond? You can use the same form.



RETIREMENT ACCOUNTS

» **WHY THEY'RE HIDDEN** Many baby boomers have worked more than 10 jobs by age 48, according to the Bureau of Labor Statistics. But if you don't diligently roll over your retirement savings every time you leave a job, you may have money sitting in forgotten accounts.

» **UNCOVER YOUR CASH** If you were once employed by a company that offered a pension, start by contacting your old employer. If it doesn't have a record for you, look yourself up in the Pension Benefit Guaranty Corporation's database (pbgc.gov)—this is a federal agency that insures private pensions. For plans not covered by the PBGC, like 401(k) accounts, try a free search at the National Registry of Unclaimed Retirement Benefits (unclaimedretirementbenefits.com).

CLASS ACTION SETTLEMENTS

» **WHY THEY'RE HIDDEN** If you bought a product that turns out to be defective and the manufacturer is sued, you could be part of a class action lawsuit without realizing it, but you have to register a claim to collect cash.

» **UNCOVER YOUR CASH** Topclassactions.com is the largest database of pending class action suits. If you use one of the listed products or services, you can fill out an online form to stake a claim in the settlement. Jessica Ivy, from Brigham City, UT, checks the site every other week and regularly scores \$10. Her record? \$4,000 for a faulty air conditioner.



ITEMS YOU KEEP MEANING TO RETURN

» **WHY THEY'RE HIDDEN** Many retailers have tightened their return policies in recent years, so you might assume that you're stuck with that \$20 handbag just because you can't find the original receipt or more than 30 days have passed.

» **UNCOVER YOUR CASH** Nordstrom, Kohl's and L.L.Bean have no time limit for returns—and if you're missing the receipt, the retailers can verify your purchase with your credit card. Bed Bath & Beyond also has unlimited returns, though the retailer will deduct 20% of the purchase price if you can't show a receipt. Zappos offers a full year to change your mind on unworn shoes, as long as you keep the original packaging.

SOURCES: Elyssa Kirkham, finance expert, gobankingrates.com. Scott Hardy, CEO and founder, Top Class Actions. Mary Pitman, author, *The Little Book of Missing Money: A Quick and Easy Guide to Finding Money That Is Rightfully Yours*.