

# Heir Checklist: Claim a Loved One's Unclaimed Money Yourself

FREE · OFFICIAL ROUTE

A free, step-by-step guide to the official route. You do not need to pay anyone to search or to claim.

## Start with the official free route



**Your state's unclaimed property office** – usually run by the state treasurer or comptroller. Find each state's official program through the map at [unclaimed.org](https://unclaimed.org) (NAUPA).



**MissingMoney.com** – the free national search sponsored by NAUPA. It searches most states at once and links you to the official state site to start a claim.



**Searching and claiming through the state's official program is free.** Search **every state** where your relative lived, worked or did business. Money is reported to the state tied to the company or the last known address, so it can sit in a state other than where they last lived.

## Step by step



**1 Search.** On MissingMoney.com and each relevant state site, search your relative's name. Try maiden and former married names, nicknames, common misspellings and past addresses.



**2 File the claim online.** Select the matching property on the official state site and start the claim there, entering *your* own details as the claimant (not the deceased's). Follow that state's instructions.



**3 Gather documents.** Use the list below and the state's own instructions for deceased-owner or heir claims. Some states require a notarized claim form.



**4 Submit.** Upload or mail everything the way the state asks. Send copies unless the state asks for originals, and keep a copy of every page and your claim number.



**5 Follow up.** Check your claim status on the state's site and answer any request for more documents quickly. If there are several heirs, ask the state how co-heirs sign or release their share.

## Documents commonly needed

- ☒ Certified death certificate of your relative
- ☒ Proof of heirship or relationship (e.g. birth or marriage certificate; some states use an affidavit of heirship or table of heirs)
- ☒ If an estate exists: letters testamentary or letters of administration; if no probate: a small-estate affidavit or the state's equivalent
- ☒ Your photo ID and proof of your Social Security number
- ☒ Proof of your relative's address matching the property record (e.g. utility bill, bank statement, tax return)

**Requirements vary by state.** Always follow the official instructions of the state holding the money. If a court appointed an executor or administrator, that person may be the one who must file.

## Pitfalls to avoid

-  **Paying a finder fee** for something that is free through the state.
-  **Scam emails, texts or calls.** Official programs will not pressure you or ask for an upfront "processing" fee. Don't click links; go to the state's .gov site yourself.
-  **Missing documents** – an incomplete claim can delay processing.
-  **Not checking every state** your relative lived or worked in.
-  **Searching only the current name** – also try maiden and former names.

**Next step: The Unclaimed Money Handbook.** All 50 states + DC, the forms heirs need, refused claims. \$9 PDF · refund if it does not help.

[claimdesk.us/handbook](https://claimdesk.us/handbook)

**Sources (checked Oct 2026):** NAUPA – [unclaimed.org](https://unclaimed.org) (Is it really free to search?; Search for your unclaimed property; Claim your found property) · MissingMoney.com (via NAUPA) · NAUPA/NAST fraud advisory (2023) · FTC consumer alert on unclaimed-funds calls (Mar 2026) · New York State Comptroller – Claims for deceased owners and estates; How to search & claim · California State Controller – Deceased owner heir claim filing instructions · Nevada State Treasurer – Deceased owner claims (UP-9, UP-23) · Ohio Division of Unclaimed Funds – Scams and warnings.

This checklist is general information, not legal advice. The Claim Desk is not a government agency. Amounts and processing times are set by each state.