



Ohio Unclaimed Funds — See If the State Owes You Money

Does Ohio owe you money? Check for free, safely

————— **An Extended Guide · No. 1776** —————

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SUMMARY

The 60-Second Version

Here is the whole guide in a nutshell. Ohio's Division of Unclaimed Funds, part of the Ohio Department of Commerce, holds money that businesses could not deliver to its owners, such as old bank accounts, uncashed checks, and deposits. Searching is free and claiming is free. Type com.ohio.gov/unclaimedfunds into your browser yourself, search your name and any past names or addresses, and read the matches carefully. If one is yours, start a claim, gather a copy of your photo ID and the other proof it asks for, and send it in by upload or by mail. Then be patient while it is reviewed. Never pay anyone to find or claim your money, and never give your Social Security number to someone who called you first. Family members of someone who passed away may claim through the Probate Court. If any of this feels tangled, call me and we will do it together.

1. What Unclaimed Funds Are

Money that lost its owner and landed with the state.

Sometimes a business owes you money and cannot find you. A bank account sits quiet for years. A final paycheck never gets cashed. An insurance payment goes to an old address. After a long stretch of no contact, the business is required to hand that money over to the state, which holds it safely for the rightful owner.

In Ohio, the office that holds it is the Division of Unclaimed Funds, part of the Ohio Department of Commerce. The money is not a gift or a prize. It was already yours, or your family's, and the state is simply keeping it until you claim it.

Plenty of ordinary Ohioans have something waiting and never knew. Checking takes only a few minutes, and the worst outcome is that you learn there is nothing there.

If you have ever heard the phrase lost money and rolled your eyes, I understand. It sounds like an advertisement. But this one is a real, long-standing public program that every state runs. The state acts like a careful bookkeeper, holding the funds in trust, with no deadline that makes your claim disappear just because years have passed.

GOOD TO KNOW

Searching and claiming are free. The state does not charge you a fee to find or collect your own money, and I will remind you of that more than once in this guide.

2. Why It Is Completely Free

Nobody should take a cut of your own money.

Let me say this plainly, because it matters most. The Ohio Division of Unclaimed Funds does not charge you to search, does not charge you to file a claim, and does not take a percentage when the money is returned to you. The whole service is paid for by the state as a public duty.

Whenever you see a website, a phone caller, or a letter asking for a fee, a membership, or a percentage to help you get your own unclaimed money, you are being asked to pay for something the state already does for nothing.

- Searching the official database costs nothing.
- Filing a claim costs nothing.
- Getting a payment back costs nothing.
- Any request for a fee up front is a warning sign.

I also want you to know that being free is not a special promotion. It is how the program is designed from the ground up. Nobody has to buy a membership to look, and nobody is paid a commission out of your pocket by the state. If you ever feel unsure, come back to this simple rule: the real office asks nothing for finding your money.

WATCH OUT

If a caller or an email says you must pay first, even a small fee, to release your unclaimed money, stop. That is the pattern of a scam, and the real state office never works that way.

3. What Kinds of Money Show Up

The most common sources of forgotten funds.

Unclaimed funds come from many ordinary places. Most people are surprised by how everyday the sources are. They are rarely dramatic. They are usually small leftovers that slipped through the cracks when someone moved, married, or changed banks.

- Old checking and savings accounts that went quiet
- Uncashed paychecks and refund checks
- Utility and rental deposits that were never returned
- Insurance payments and policy proceeds
- Stocks, dividends, and similar investments
- Contents of old safe deposit boxes

The amounts vary a great deal. Some are tiny. Some are worth real attention. You will not know which kind is yours until you look, so a quick search is always worth the few minutes. Here is a small example of how it happens. Someone moves across town and forgets to cash a refund check mailed to the old apartment. The company cannot reach them. After enough time passes, the law requires the company to send that amount to the state. Nothing was done wrong by anyone, and it is entirely ordinary.

TIP

Think back over your life for old addresses and old jobs. Each place you lived or worked is another spot where something may have been left behind.

4. Who Might Have Money Waiting

More people than you would guess.

Almost anyone who has lived in Ohio, worked here, banked here, or rented here could have something held. It is not limited to people who have been careless. Moves, name changes, and closed businesses cause most of it.

Families are included, too. If a parent, spouse, or other relative passed away, money in their name may still be waiting, and heirs may have a right to claim it. I will cover that in its own chapter.

- People who moved a few times over the years
- Anyone who changed their last name
- Former employees of businesses that closed
- Heirs of a relative who passed away
- Local businesses and churches, which can have funds held as well

I often tell neighbors to think of this like checking the pockets of an old winter coat. You do not expect to find anything, and most of the time you do not. Now and then, though, there is a pleasant surprise waiting. Because the search is free and quick, there is very little to lose and sometimes something real to gain.

GOOD TO KNOW

You do not need to live in Ohio today. If you once lived or worked here and left, it is still worth searching under your old Ohio address.

5. Before You Start: Gather These

A few minutes of preparation makes everything smoother.

You do not need much to run a search. For the search itself, your name is the main thing. If you decide to file a claim, you will be asked to prove who you are, so it helps to have a few items nearby before you begin.

- A computer, tablet, or phone with internet
- An email address you can open
- Your full legal name, plus any past names
- Current and former home addresses you can remember
- A photo ID, such as a driver's license
- A way to scan or photograph papers, if you plan to upload them

If you do not have a scanner, your phone's camera works fine for taking a picture of a document. If even that sounds like too much, you can send paperwork by mail instead, which I explain later.

None of these items needs to be perfect. If you cannot remember an old address exactly, a rough guess, such as just the city or the street name, is a fine place to begin. You can also skip the claim stage completely at first and only look. Searching is a separate and much lighter step than filing.

TIP

Make a short list on paper first: every name you have used and every Ohio address you can recall. You will use it for each search.

6. Getting to the Real Site

Type the address yourself.

The official starting point is the Ohio Department of Commerce website. Type com.ohio.gov/unclaimedfunds into the address bar at the very top of your browser. Do not type it into the search box of a search engine, and do not click a link from an email or a text message.

Real Ohio government sites end in dot gov. The address will show ohio.gov, with the part you typed after it. When the page loads, you should see wording saying it is an official State of Ohio site, along with a Department of Commerce heading.

- 1 Open your web browser.
- 2 Click once in the long address bar at the top.

- 3 Type com.ohio.gov/unclaimedfunds carefully.
- 4 Press Enter and wait for the page to load.
- 5 Look for the Ohio.gov and Department of Commerce wording.

If your browser offers to finish the address for you as you type, look carefully before you accept it. A suggestion can lead to a different website with a similar name. Finish typing the full address yourself and press Enter. Once you reach the real page, you can save it as a bookmark, so next time it is one click away.

WATCH OUT

Search-engine ads can show look-alike sites at the top of the results. A search result marked Ad is not the state. Typing the address yourself avoids the whole problem.

7. Spotting the Dot Gov

Your best quick check for any government website.

Web addresses that end in dot gov are reserved for real government bodies. A private company or a scammer cannot simply buy one. Seeing ohio.gov in the address is the single easiest way to tell you are in the right place.

Copcats often use a similar name with dot com, dot org, or a slightly misspelled word. They may use the word Ohio and the phrase unclaimed money many times to look convincing. The look of a page proves nothing. The address is what counts.

- Look at the part right before the first single slash.
- It should end in ohio.gov.
- Be wary of extra words jammed into the address.
- A padlock only means the connection is private, not that the site is honest.

Here is an easy way to practice. Next time you see any web address, read it out loud from right to left up to the first slash. Dot gov, then Ohio. Your eyes will start to catch the difference quickly. After a few tries, it becomes an automatic habit, like glancing both ways before crossing a street.

TIP

If you are not sure, close the page and type the address again slowly. It costs you ten seconds and removes the doubt.

8. What You Will See on the Page

A friendly look at the Division's search screen.

The Division of Unclaimed Funds provides a search area where you look for funds by name. The exact layout and button wording can change when the state updates its website, so I will describe it in general terms and not promise any one label.

Expect a place to type a name and, usually, a current or previous address. There may be choices for searching a person or a business. After you search, you should see a list of possible matches, each with a name and a general location.

- A box for a first and last name
- A place for an address, current or past
- A button to run the search
- A list of results to look through

State websites do get redesigned, and buttons move around. If your screen does not match my description, do not worry that you are in the wrong place. Look for similar words, such as search, claim, or status, and trust the dot gov address above all. If you truly cannot find the search area, give me a call and we can look at it together.

GOOD TO KNOW

You search first, then start a claim only for the matches that are really you. A search does not commit you to anything and does not cost anything.

9. Searching by Your Name

Step by step through your first search.

Start with yourself. Use your full legal name the way it would appear on a bank account or a paycheck. Do the first search simply, then try variations if nothing appears.

- 1 Go to com.ohio.gov/unclaimedfunds by typing it yourself.
- 2 Find the search area for unclaimed funds.
- 3 Type your first and last name.
- 4 Add a current or past address if the form asks for one.
- 5 Run the search.
- 6 Read through the list of matches slowly.

You may see several names that look similar. That is normal. Many people share common names, and the list is built to show you every possible match. Look at the address and any details given before deciding which, if any, belong to you.

Spelling matters, and so do spaces and punctuation, so type slowly and check what you entered before pressing the button. Capital letters usually do not matter. If the search asks for only part of the name, give it only what it requests. Extra information that the form does not ask for is rarely needed at this stage.

WATCH OUT

If your first search comes up empty, do not give up. Try adding or removing a middle initial, or searching with a past address.

10. Trying Every Version of Your Name

Nicknames, maiden names, and spelling.

Money is held under the name a business had on file. That may not match the name you use today. A woman who married may have funds under her maiden name. Someone called Bill may have a paycheck made out to William. A typing error at a bank can also leave a name misspelled.

The more variations you try, the better your chances. Each search takes only a moment, so it is worth being thorough.

- Your full first name and your nickname
- Your maiden name or any former name
- With and without a middle name or initial
- Common misspellings of your last name
- Names with a hyphen or a space

Keep a short running list as you go, with each name you tried and what came back. That small list prevents you from repeating yourself and helps you remember which versions are left. It also gives you something concrete to show a family member or to share with me if you want a second pair of eyes.

GOOD TO KNOW

You can also search for your spouse, your children, and your parents. Each person's name is a separate search, and each has a separate chance of finding something.

11. Searching With Past Addresses

Where you lived can unlock a match.

The Division lets you search using a current or previous address along with the name. This helps with common names, and it also helps when funds are tied to a place you lived long ago, like an apartment with an unreturned deposit.

Try the street, city, or both. Think about every Ohio home you have had, including short stays, college years, and rentals. A deposit or a final utility refund is often tied to an address you hardly remember.

- Write down each address with the years you lived there.
- Search with each one, one at a time.
- Try the city alone if the street gives nothing.
- Include relatives' homes only if you actually received mail there.

If you have lived in Ohio at several addresses, take them in order, starting with the oldest you can recall. Money often turns up under a place you barely remember. It is perfectly fine if you only get one or two right. Each address you try is just another chance, and none of them costs you anything.

TIP

Old tax returns, bank statements, and letters in a drawer are a quick way to jog your memory about forgotten addresses.

12. Searching for a Business or Group

Funds can belong to organizations as well.

People, businesses, clubs, churches, and nonprofits can all have money held. If you run a small business, belong to a board, or handle a group's finances, a search under the organization's name is worthwhile.

The search area lets you look up a business name, not only a person's name. Try the exact name, then shorter versions, then any older names the group went by before.

- The full legal business name
- A shorter or common name
- A former name before a change
- The address where the business was located

If you are searching for a group you do not personally own, you may need paperwork showing that you are authorized to claim for it. The Division explains what it accepts.

Searching for an organization can feel more serious than searching for yourself, so go carefully and keep good notes. Only claim for a group if you are truly authorized to act for it. If the group has a treasurer or an officer who normally handles its bank accounts, it is best to involve that person from the start.

GOOD TO KNOW

A person who is an officer of a business usually needs to show their role. Having a document that proves it makes the claim go more smoothly.

13. Reading Your Search Results

What the list is telling you.

Results come back as a list. Each entry gives you enough detail to decide whether it might be yours, without handing the whole record to anyone who types your name. Treat the list as a set of clues, not a final answer.

Compare each entry against what you know. Does the name match one you have used? Is the city a place you lived? Does the type of property make sense, such as a bank account you once closed or an employer you once had?

- Check the name against all of your past names.
- Check the city or address against your history.
- Think about whether the owner type makes sense.
- Ignore entries that clearly belong to someone else.

Take your time and read each line, rather than glancing and clicking. If the information shown is limited, that is intentional, and it protects people's privacy. You will provide more details only when you start a claim. If a result looks right but you are not certain, it is fine to leave it and think it over for a day.

WATCH OUT

Do not assume every match is yours. Only claim money that truly belongs to you or to someone you are legally entitled to claim for.

14. Starting a Claim

From a match to a claim form.

When you find an entry that is yours, the site lets you start a claim. The state describes the process in three broad stages: search and generate the claim form, gather the required documents, and submit the form and documents.

The system creates a claim form for you based on the entry you selected. This saves you from filling in a blank page. Review it carefully before you go further.

- 1 Pick the matching entry from your search results.
- 2 Choose the option to start a claim.
- 3 Check that the name and address on the form are correct.
- 4 Answer any questions the system asks.
- 5 Save or print the claim form for your records.

Do not be alarmed if the form asks for details you know well, like your name and address, along with a few you have to look up. That is the system confirming it is really you. If you realize you are missing a paper, you can stop, gather it, and return. There is no penalty for pausing, and no one is watching the clock.

TIP

Take your time. Nothing is rushed, and you can stop and come back. A careful, correct claim moves faster than one that needs fixing.

15. The Proof the State Asks For

Why they need to know it is really you.

Before giving anyone money, the state wants to be sure the person asking is the true owner. That protects you, because it keeps strangers from collecting your funds. Expect to prove who you are, and in most cases to provide your Social Security number.

Exactly which documents are required depends on the kind of claim and who is claiming. The site tells you what applies to yours once you start, so follow its list and not a list someone else gives you.

- A copy of a valid photo ID
- Your Social Security number, where asked
- Proof of your address, if the claim needs it
- Extra papers if you are claiming for someone else or a business

It may feel uncomfortable to hand over so much personal information, and that caution is healthy. The key is where you give it. Inside the official state system, on a dot gov page you reached by typing the address yourself, it is appropriate. Anywhere else, whether a phone call, a text, or an email, it is not.

GOOD TO KNOW

Only give your Social Security number inside the official state claim system or on the official claim form. Never read it to a caller who contacted you first.

16. Gathering and Copying Documents

Getting your papers ready.

Once you know what is required, collect your papers in one place. Make sure copies are clear and complete. A blurry photo or a cut-off edge is a common reason for delays.

If you plan to upload, a photo from your phone works well. Place the paper on a flat, plain surface in good light, and take the picture straight on, not at an angle. Check that all four corners and every word are readable before saving.

- 1 Lay the document flat in good light.
- 2 Take a straight-on photo, or scan it.
- 3 Zoom in to make sure the writing is readable.
- 4 Save it where you can find it, such as the Photos or Downloads folder.
- 5 Note which document each file is.

If you are using a phone, many models have a built-in way to scan a page cleanly. If yours does not, a plain photo is usually fine. Be sure there are no shadows from your hand or arm falling across the words. A second try is quick, and a clear image saves you the trouble of resending later.

WATCH OUT

Never send your original ID or original papers. Copies are what the process calls for.

17. Submitting by Upload

Sending your claim over the internet.

The state's system lets you upload your documents directly with your claim, which is usually the quickest route. You select each file from your device and attach it, then submit.

Go step by step and read each screen. If the site asks you to confirm something, read the wording before clicking. When the upload finishes, look for a message that your submission was received.

- 1 Open your claim in the official system.
- 2 Choose the option to add or upload documents.
- 3 Select each saved file from your device.
- 4 Check that every file attached.
- 5 Submit the claim.
- 6 Look for a confirmation message or number.

If an upload fails, do not panic. Check that the file is not too large and that you chose the right one, then try again. A weak internet connection can also cause problems, so moving closer to your router may help. If it keeps failing, mailing the papers is a perfectly good fallback, and I am glad to help.

GOOD TO KNOW

Keep the confirmation. Print it, take a screenshot, or write the number on paper. It is your proof that you sent everything.

18. Submitting by Mail

A paper route for those who prefer it.

You are not required to use the internet for every step. The Division also accepts the claim form and documents sent by mail. Some people feel better about holding a paper form, signing it with a pen, and putting it in an envelope.

Even then, the form usually starts with the online search. If you cannot print it, ask a librarian or a family member to print it for you, or call me and we can sort it out together.

- Print the claim form and sign it where indicated.
- Include clear copies of the documents requested.
- Use the mailing address printed on the form.
- Consider using a mail option with tracking.
- Keep a copy of everything you send.

A few extra moments of care make mailing smoother. Double-check that you signed the form in every place it asks. Make sure the copies are not cut off at the edges. Write your return address clearly. After you mail it, set a reminder to check back, so you are not left wondering whether it arrived.

TIP

Use the mailing address printed on your claim form, not one you were given by a stranger. The form is the reliable source.

19. Library and Public Computers

Free help is close by.

If you have no computer at home, the Portage County District Library branches offer computers and internet, and staff are used to helping with questions. A senior center or a trusted relative's home also works.

A public computer is fine for searching. Be more careful when entering personal details or uploading documents, since the next person could see what you left behind.

- Sign out of anything you opened.
- Do not let the browser save passwords.
- Delete downloaded files before you leave.
- Take your papers and printouts with you.

Librarians are friendly and used to questions about printing and scanning. Asking for help with the machine is never a bother, though the personal details you type should stay private.

Many people feel more at ease having a patient person nearby. Libraries are good for that. Bring your list of names and addresses, along with your documents on paper or on a small storage drive. You can search at the library and then, if you prefer, finish the claim at home on your own schedule.

WATCH OUT

Do not use a public computer to save copies of your ID or Social Security number. Close the window and clear what you downloaded before you walk away.

20. What Happens After You Submit

Patience is part of the process.

Once you send your claim, the Division reviews it. They check your information against their records and your documents. Review does not happen instantly. It can take a while, and the state describes a review period measured in weeks and not days.

If anything is missing or unclear, they may contact you for more information. Reply only through the official channels printed on the paperwork or shown in the system.

- Keep your confirmation number handy.
- Watch your mail and your email.
- Respond promptly if they ask for more.
- Do not file the same claim again unless told to.

It is tempting to refresh and call again and again, but that rarely speeds anything up. A better use of the waiting time is to make sure your mailing address is correct and your phone is answering calls from unknown numbers carefully. If the Division needs something, it will tell you through the proper channels.

GOOD TO KNOW

The state's system also lets you look up the status of a claim you have filed. Check that rather than guessing or paying anyone to check for you.

21. Checking on Your Claim

Finding out where things stand.

It is natural to wonder what is happening after you send everything in. The Division provides a way to look up the status of a claim through its official system, so you can see whether it is received, under review, or finished.

Do not check every hour. Reviewing takes time, and a claim that sits for a while is normal. Give it a reasonable stretch before you worry.

- 1 Return to com.ohio.gov/unclaimedfunds by typing it yourself.
- 2 Find the area for checking claim status.
- 3 Enter the information it asks for, such as your name or claim number.
- 4 Read the status shown.
- 5 Write the date you checked in your notes.

When you read the status, jot down exactly what it says and the date. If it says something you do not understand, write the wording down word for word. That makes it far easier to ask a clear question later, whether you are calling the Division or asking me, and it prevents confusion about what was said.

WATCH OUT

If a long time passes with no change, call the Division using the phone number printed on its official page or your claim paperwork. Do not use a number from a text message.

22. How You Get Paid

Where the money goes when your claim is approved.

When a claim is approved, the state pays the money to you. The method and timing are shown in the official instructions that go with your claim. In many cases, a check is mailed to the address you gave.

Make sure the address on your claim is one where you can reliably receive mail. If you have moved, update it with the Division before payment is sent.

- Payment comes from the State of Ohio.
- It goes to the person approved to receive it.
- Check that the name and address are correct.
- You should never be asked to pay a fee to receive it.

When the payment arrives, deposit it promptly and keep the paperwork that came with it. Do not leave an official check sitting in a drawer, since that is exactly how money becomes unclaimed in the first place.

If the payment amount differs from what you expected, do not be alarmed right away. Read the paperwork that came with it, since it may explain the details. If something still seems off, contact the Division using the number on your official paperwork. Do not call a number from a text or an unfamiliar letter.

WATCH OUT

The state will not ask for your bank password, a gift card, or a wire transfer in order to pay you. Money comes to you, not the other way around.

23. Taxes and Your Unclaimed Money

A short, careful note.

Some people wonder whether getting money back affects their taxes. I am not a tax professional, and the answer can depend on the type of money and your own situation, so I will keep this general.

It is wise to keep a record of anything you receive, including the paperwork that came with the payment. If you are unsure whether it matters for your return, ask a tax preparer or the Ohio Department of Taxation.

- Keep the letter or statement that came with the payment.
- Save your claim confirmation.

- Ask a tax professional if the amount is meaningful.
- Do not guess; get a reliable answer.

A calm question to a professional is far better than worrying on your own. Most preparers can answer something like this quickly.

The main point is not to be afraid. Receiving your own money back is good news, and keeping neat records is all this chapter asks. Just remember that I cannot give tax advice and neither can this guide. A qualified person who sees your whole picture can tell you exactly how it applies to you.

GOOD TO KNOW

A free tax help program or a trusted local preparer can answer this in a few minutes. It is worth a quick question if the amount matters to you.

24. Claiming for a Relative Who Passed Away

Heirs may have a right to the money.

If a parent, spouse, or other relative has died, funds may be waiting in their name. In many cases, the legal heirs can claim them, but the process asks for extra proof. The Division generally points to the Probate Court when you must show you have the right to the money.

Gather what you can: a death certificate, papers showing your relationship, and any court documents. The Division's official page explains what applies to your situation.

- Ask the Division what is required for your case.
- Contact the Portage County Probate Court if it is needed.
- Keep copies of every document.
- Be patient; these claims can take more steps.

This can be an emotional errand, and it is fine to take it in small pieces. You do not have to do everything in one sitting. Start by searching, write down what you find, and then ask the Division what proof applies. A little at a time, with patience and good records, tends to get you there.

GOOD TO KNOW

If your family used an attorney for the estate, that attorney can tell you whether the unclaimed funds claim fits into the estate work already underway.

25. Helping a Parent or Spouse Search

Sit beside them, not instead of them.

Many families do this together. A son or daughter sits down with a parent, runs the search, and finds that something is waiting. That is a kind and sensible thing to do.

The claim, though, belongs to the owner. Let your parent type their own details and sign their own name where possible. If they cannot act for themselves, ask the Division what legal paperwork is required rather than signing for them.

- Search in their name together.
- Let them keep control of their documents.
- Do not share their Social Security number carelessly.
- Ask the Division about power of attorney if needed.

A good helper is a patient one. Read each step aloud, explain what you see, and let them choose the answers. If they get tired, stop and come back tomorrow. The goal is that they feel respected and in charge, and that they understand what was done well enough to repeat it themselves another time. Never rush them, and never take over the mouse unless they ask you to.

WATCH OUT

Signing someone else's name without proper legal authority can cause serious trouble. Ask how to do it the right way.

26. Finder-Fee Scams: The Big Warning

Why you should never pay someone to find your money.

Here is the most important safety chapter in this guide. Because unclaimed money is real and free to claim, scammers and aggressive companies make a living from people who do not know that. They call, text, mail letters, and run websites, all offering to find your money for a price.

The pitch sounds helpful. We found money with your name. Pay a small fee or sign here and we will collect it for you. But you can do all of it yourself, at no cost, in an evening.

- Unsolicited calls or texts about money you are owed
- Letters that look official but come from a private company
- Websites demanding a fee to release or search for funds
- Pressure to act today or lose the money
- Requests for gift cards, wire transfers, or payment apps

Notice also how these offers play on feelings. They flatter you, pressure you, and hint that the money may vanish unless you move fast. The real money does not vanish in a day. The best defense is a plain, calm no, followed by a visit to the official site that you typed in yourself.

WATCH OUT

Paying for something free is the whole trick. Hang up, delete the message, and go to com.ohio.gov/unclaimedfunds by typing it yourself.

27. Legitimate Finders Versus Scammers

Understanding what the law allows.

Some businesses called finders or locators legally help people recover unclaimed property for a share of the money. In Ohio, these finders must be registered with the Division, and the amount they may take is limited by law.

I do not recommend using one, because the state process is free and not especially hard. But if you are considering it, be very careful. A registered finder will give you a registration number, and you can check it with the Division before you sign anything.

- Ask for the finder's registration number.
- Verify it with the Division yourself.
- Read any contract fully before signing.
- Remember you never have to use a finder at all.

Even a legal arrangement can cost you a meaningful share of money that you could have collected for free. That is why I lean so strongly toward doing it yourself. There is nothing mysterious in the state process, and I would happily help you do it, which costs you nothing in commissions.

TIP

If you are ever unsure, tell the person you will call the Division first. A real professional will wait. A scammer will push you to decide immediately.

28. Scam Texts, Calls, and Emails

How the tricks usually look.

Scammers know that people love the idea of finding forgotten money. They use that hope to get your password, your bank details, or your Social Security number. The message might say you have unclaimed funds and need to click a link to see them.

The real Division does not need you to click a link in a text to look up your money. You can always start fresh at the official site by typing the address yourself.

- A text with a link to claim your money immediately
- A caller who knows your name and claims to be the state
- An email with an attachment you must open
- A prize or lottery message tied to unclaimed funds

The common thread is hurry and secrecy. Real government offices give you time and put things in writing.

If you receive one of these, the safest response is to do nothing with the message. Do not click, do not call back the number it shows, and do not reply even to say stop. Delete it, then, if you are curious, check the official site on your own. If a real balance exists, it will show up there.

WATCH OUT

The real state office will not ask you to read back a code sent to your phone. If you shared a code with a caller, change your passwords and call me.

29. Protecting Your Personal Information

A few habits that keep you safe.

Your claim involves some of your most sensitive details, so treat the process the way you would treat banking. A handful of habits protect you almost completely.

- Start at com.ohio.gov/unclaimedfunds, typed by you.
- Enter personal details only on an ohio.gov page.
- Never give your Social Security number to a caller who contacted you.
- Do not email photos of your ID to unknown addresses.
- Keep your claim papers in a safe place at home.

Once your claim is finished, shred extra copies of documents you no longer need. Keep only the confirmation and the payment record. Those few pages are all you need to show what happened.

Your computer or phone deserves some care too. Keep its updates installed, use a screen lock, and avoid doing sensitive tasks on a public wireless network when you can wait. If you must, a phone's own cellular connection is generally safer than a free shared network at a cafe or airport. Small habits like these cost nothing and quietly protect you every single time.

GOOD TO KNOW

If something feels wrong at any point, you can stop. You will not lose your money by pausing to double-check.

30. If You Already Paid a Scammer

What to do, without shame.

If you have already paid someone or given out personal information, please do not feel embarrassed. These schemes fool smart, careful people every day. What matters is acting quickly and calmly.

- 1 Stop all contact with the person or company.
- 2 Contact your bank or card company and explain what happened.
- 3 Change passwords on any accounts you shared.
- 4 Report the scam to the Ohio Attorney General's office.
- 5 Consider a fraud alert with the credit bureaus if you gave your Social Security number. You may also report to the Federal Trade Commission. Reporting helps investigators and may help protect your neighbors.

Time matters, so try to make those first calls the same day you realize what happened. Banks have teams who handle exactly this, and they would much rather hear early. Keep any receipts, messages, and phone numbers, because they help investigators. Telling a family member you trust can also lift a heavy weight. You are not alone, and there is no shame in asking for help with this.

TIP

Call me at (330) 200-8042 if you want help working through the steps. I can sit with you and make sure each one gets done.

31. Common Questions and Answers

What neighbors ask most.

Q: Does it cost anything? A: No. Searching and claiming through the Ohio Division of Unclaimed Funds is free.

Q: Is the state really holding my money? A: Only if the search shows a match that is yours. Many people find nothing, and that is fine.

Q: How long does it take? A: The review takes some time, often weeks. Patience is part of it.

Q: Do I need a lawyer? A: Not for ordinary claims. Estate claims for a person who passed away may involve the Probate Court.

Q: What if I move before I get paid? A: Update your address with the Division so any payment reaches you.

Q: Will anyone call me to say I have money? A: Treat any such call as suspicious, and check the official site on your own. Q: Can I search for my late husband or wife? A: You can look, but claiming usually takes extra proof, as explained earlier. Q: Is there a deadline? A: Do not wait, but the program is meant to keep your money safe.

GOOD TO KNOW

If your question is not here, the Division's official page is the reliable place to ask. I am glad to help you get there, too.

32. Searching More Than Once

Funds are added over time.

The list of unclaimed funds is not frozen. New property is reported to the state again and again, so a search that found nothing once may find something later. A yearly check is a sensible habit.

Pick a date you will remember, such as your birthday or the day you file your taxes, and make it your yearly money check. It takes just a few minutes and keeps you from missing something.

- Set a yearly reminder on your calendar or phone.
- Search your name and any past names.
- Search family members, with their permission.
- Write down the date of each search.

Some folks like to pair this with another yearly chore, such as reviewing insurance or sorting tax papers. Doing them together makes it easy to remember. If you ever find that you moved or changed your name, run the search again under the new details soon afterward, since that is when money tends to get lost. A short, regular check is far easier than a big search after many years.

TIP

Keep a small notebook entry of what you searched and when. It prevents repeating yourself and helps you notice changes.

33. Large Text and Easier Reading

Make the screen comfortable.

If the print on a government site seems small, you can enlarge it. Every browser has a zoom feature, and it does not change how the website works. It only changes how easy it is to read.

- On a computer, hold Ctrl (Command on a Mac) and press the plus key to zoom in.
- Press Ctrl and zero to go back to normal size.
- On a phone or tablet, spread two fingers apart on the screen.
- Your device's accessibility settings can make text larger everywhere.

Take breaks if your eyes tire. Searching and claiming are not races, and you can return to them tomorrow. Nothing about the state's list changes while you rest your eyes.

If your screen has a glare, tilting it slightly or adjusting the brightness may help more than you expect. A pair of reading glasses kept right at the computer is worth having too. Good lighting in the room matters as much as the size of the letters, especially for reading small details on forms.

TIP

Zoom in until the text feels comfortable, then do the whole task at that size. There is no prize for squinting.

34. Printing and Saving Your Records

Proof you can hold in your hand.

Each stage of this process produces something worth keeping: the search result, the claim form, the confirmation, and eventually the payment. Keeping a tidy record helps if a question comes up or if you must follow up.

- 1 Use the Print button in your browser for confirmation pages.
- 2 Choose Save as PDF if you prefer a digital copy.
- 3 Write the claim or confirmation number on paper.
- 4 Put everything in one labeled folder.
- 5 Note the dates you submitted and checked status.

Paper or digital, the point is the same. A single folder with everything in it keeps you calm and organized.

If you do not own a printer, a library can usually print pages for a small charge, and I can help you with that. If you use a phone, taking a screenshot of the confirmation is a good quick backup. Just remember to keep screenshots in a place you can find, such as a named folder. A tidy folder will make any follow-up question much easier to answer calmly.

GOOD TO KNOW

Emails can be deleted or lost. A copy you control, on paper or saved on your own computer, is the sturdiest proof.

CHEAT SHEET

Everyday Cheat Sheet

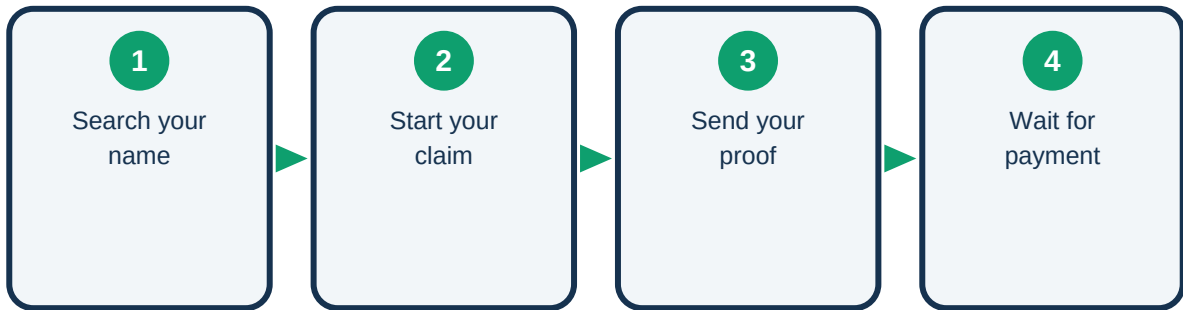
Keep this by the computer. I want to... Find the real site: type com.ohio.gov/unclaimedfunds yourself. Search: enter your name and past addresses, and try old names too. Start a claim: pick the match that is yours and follow the prompts. Send proof: upload clear copies or mail them. Check on it: use the claim status area on the official site. Claim for a late relative: ask the Division about Probate Court. Spot a scam: anyone asking for a fee, gift cards, or a code is not the state. Get help: call Bill at (330) 200-8042.

AT A GLANCE

A Picture to Follow Along

From Search to Payment

Four free steps with the State of Ohio.



Every step is free. Never pay a finder.

Illustration - details vary by device, plan, and provider. Always check your own setup.

AT A GLANCE

A Second Look

Real Office or Scam?

How to tell them apart quickly.

The real state	A scam
Address: ohio.gov Search is free Claim is free You start the search	Asks for a fee Wants gift cards Pushes you to hurry Calls or texts you

If a fee is requested, it is not the state.

Illustration - details vary by device, plan, and provider. Always check your own setup.

BEFORE YOU GO

A Note From Bill

A quick note from Bill. I write these guides to make home tech a little less frustrating, and I do my best to keep every step accurate and up to date. Still, every home, device, and setup is a bit different, so I can't promise a guide will match yours exactly or fix your particular problem. These guides are for general information only — they're not professional, legal, or financial advice, and they don't replace your device's own manual or the manufacturer's instructions. Please go slow, use your own good judgment, and use everything here at your own risk. If a step involves electrical wiring, a gas appliance, a water heater, plumbing, or climbing a ladder — or if anything just doesn't feel safe — please stop and call a licensed professional (or give me a call at 330-200-8042). Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results.



HOW I CAN HELP

Your Visit — and My Promise

In-home visit — \$99 flat for your first visit. No contracts and no surprise charges, and a 30-day follow-up is included.

Remote Support — \$49 for a screen-share session. I only connect with your permission, you watch the whole time, and you can end anytime. If I can't fix it over the screen-share, I refund the \$49 — and if it turns out you need me in person, that \$49 goes toward your visit. It's included free for Support Plan members (\$39/mo).

GOOD TO KNOW

My promise — If you're not 100% satisfied with your visit, I'll come back at no charge, or refund the full \$99. No questions, no awkwardness. That's how I'd want to be treated.

Call or text **(330) 200-8042** · Book a visit: **billshometech.com/book** · **bill@billshometech.com**

This free guide is for general information only — not professional advice, and no substitute for your device's own manual. Any prices or outside products mentioned can change; please confirm current details before you buy. Please use your own good judgment and follow it at your own risk — for anything involving electricity, gas, water, or heights, stop and call a licensed professional. Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results. © 2026 Bill's Home Tech, LLC.