

M A V E R I C K A I

Find The Money The Government Owes You

USE CHATGPT TO DIG UP CASH WITH YOUR NAME ON IT

There are billions of dollars sitting in official government databases, forgotten deposits, old refunds, uncashed checks, waiting for the right person to claim them. About 1 in 7 people has some. Here's how to have ChatGPT find yours, for free, in about ten minutes.

The prompt that searches real government databases

The forgotten sources: old 401(k)s, refunds, settlements

How to use @browser so ChatGPT helps you claim it

How claiming actually works (and how long it takes)

The fee scam to never, ever fall for

A one-page checklist to run on your whole family

2026 Edition

Yes, This Is Real

It sounds too good to be true, but it isn't. When a bank account goes dormant, a refund check never gets cashed, a utility deposit is forgotten, or an old paycheck goes uncollected, that money doesn't vanish. By law it gets handed over to the government and held for you, sometimes for years, waiting for you to come and claim it.

It's called unclaimed property, and the databases are public, official, and free to search. The catch is that almost nobody checks. That's the whole opportunity. ChatGPT can do the checking for you across every place you've lived, in a few minutes.

1 in 7

people have unclaimed money

\$0

to search and claim it

~10min

to run the search

STEP 1: Open ChatGPT and choose Work

Open ChatGPT and choose **Work** at the top. That's the mode that can search the web and, later, use a browser to help you file. Have your full name, any past or maiden names, and every place you've lived handy.

Prompt 1: Search For Your Money

Start here. This has ChatGPT search the official unclaimed property databases for anything listed under your name, across every state or region you've ever lived in.

PROMPT 1

Search my state's and my country's official unclaimed property databases for money listed under my name, and check every state I've ever lived in too. Use official sources (like MissingMoney.com and each state's treasury site). My name is [FULL NAME] (also check [maiden name / past names]). I've lived in [LIST EVERY STATE / PLACE]. For anything you find, give me the source, the amount if it's shown, and the link to start the claim.

What happens next: ChatGPT searches the real government databases, forgotten deposits, old refunds, uncashed checks, and comes back with anything sitting under your name. Even a small hit is money that was already yours.

WHY THE NAMES AND PLACES MATTER

Unclaimed property is filed by name and location. So old addresses, a maiden name, or a middle initial can be the difference between a match and a miss. Give ChatGPT every version of your name and every place you've lived. Check for family members too.

NOT IN THE US?

Almost every country runs its own official unclaimed-money service. Just ask ChatGPT to "find my country's official unclaimed money or dormant accounts service and search it under my name." Same idea, same free money, wherever you are.

Prompt 2: The Places Everyone Forgets

Unclaimed property is just the start. There are whole other pots of money people leave behind. Stay in the same chat and run this.

PROMPT 2

Now check the places everyone forgets. Look for:
old 401(k)s or pensions from past jobs, unclaimed
tax refunds, and any class-action settlements I
might qualify for. My past employers were: [LIST].
Point me to the official tool to search for each
one, tell me what I likely qualify for, and exactly
how to claim anything I'm owed.

What happens next: ChatGPT sweeps the sources most people never think to check and tells you where to look and how to claim.

What it's actually checking

The source	What it is
Old 401(k)s and pensions	Retirement money left at jobs you've moved on from, tracked in official retirement-benefit databases
Unclaimed tax refunds	Refunds the tax authority couldn't deliver, checked through the official tax agency
Class-action settlements	Payouts you qualify for from cases against companies you've used, filed through the official settlement sites

TIP

For class actions especially, you often just have to have been a customer of a company during a certain window, no receipts needed. Have ChatGPT list the open ones you plausibly qualify for and the claim deadlines.

Prompt 3: Start The Claims With @browser

Now the payoff. In ChatGPT, type @ and choose **browser** (or just tell it to use its browser), so it can open the official sites and start filling out the claims, doing the tedious parts so you don't have to.

PROMPT 3

```
@browser Go to the official sites for what we  
found and start the claims for me. Fill in the  
parts you can, my name, my addresses, and the  
property details, and walk me through each one at a  
time. Stop at anything that needs my Social Security  
number, my ID, or my signature, and tell me exactly  
what to enter and submit myself.
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What happens next: ChatGPT opens its own browser, goes to each official site, and fills in the basic details. For simple claims, that's most of the form done for you.

HOW CLAIMING REALLY WORKS (READ THIS)

A claim proves you're you before the government hands over money, so it needs identity verification: your details, sometimes your Social Security number or ID, and often a signature or a mailed form. ChatGPT fills the easy parts, but YOU type any sensitive ID info and hit submit yourself, never let any AI or website enter your SSN or ID for you. And on timing: some claims are approved online in minutes, but many are reviewed by the state and paid by check a few weeks later. Ten minutes to file, not always ten minutes to get paid.

TIP

Do the biggest, simplest claims first. A straightforward unclaimed-property claim in your current state is often the fastest win. Save the ones that need mailed documents for when you've got a few minutes to print and sign.

The One Scam To Never Fall For

This is important, because scammers love this topic. Searching for and claiming your own unclaimed money is **always free** on the official sites. Always.

NEVER PAY A FEE TO CLAIM YOUR OWN MONEY

If a website, a caller, or a text wants an upfront fee, a percentage, or your bank login to "release" money that's yours, stop. It's either a scam or an unnecessary middleman taking a cut of your own cash. The real government sites never charge you to claim what you're owed.

Stay on the official path

Use only the official sites: your state or country's treasury or unclaimed-property office, and MissingMoney.com (the free, official, multi-state search). If you get a text or email saying "we found your money, click here," don't click it, go to the official site yourself and search. Have ChatGPT confirm a site is the official one before you enter anything.

A GOOD RULE OF THUMB

Real unclaimed money costs you nothing to claim but a little paperwork. Anyone asking for money, gift cards, or passwords to give you money is running the scam. When in doubt, paste the message into ChatGPT and ask if it's legit.

The One-Page Cheat Sheet

The whole thing, in order. Screenshot this and run it on your whole family.

1. SEARCH

Search the official unclaimed property databases
(like MissingMoney.com and each state's treasury)
for money under my name. Name: [NAME + past names].
Places I've lived: [LIST]. Give me each find, the
amount, and the claim link.

2. THE FORGOTTEN SOURCES

Now check old 401(k)s from past jobs [LIST
employers], unclaimed tax refunds, and class-action
settlements I might qualify for. Show me the
official tool for each and how to claim.

3. CLAIM (@browser)

@browser Open the official sites and start the
claims, filling what you can. Stop at anything
needing my SSN, ID, or signature and tell me what
to enter myself.

The rules that keep it safe

It's always free, never pay to claim your own money. Use only official sites. You type any SSN or ID yourself, never an AI. Some claims pay in minutes, most in a few weeks. And run the search for your parents and grandparents too, they almost certainly have something.

YOUR ACTION PLAN

1. Open ChatGPT (choose Work) and run the search prompt with all your names and old addresses. 2. Run the forgotten-sources prompt. 3. Use @browser to start the easy claims. 4. Never pay a fee, use only official sites. 5. Run the whole thing again for a family member tonight.

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It was always your money. You just had to go look.