

BONUS 2 OF 2

NEVER LOSE MONEY AGAIN.



What to do when you change jobs, move or close accounts, so your money doesn't end up in a state database.



THE CHECKLIST

Most lost money starts with a move or a job change.

A company can't reach you, so the money goes to the state. These habits keep your address current and your accounts on your radar. Tick them off as you go.



When you change jobs

- ☐ Get your final paycheck, and any unused leave or vacation payout your employer owes under its policy or state law.
- ☐ Decide what to do with your old retirement plan: leave it, roll it to your new plan or an IRA, or cash out (taxes and penalties may apply). Write down where it went.
- ☐ Save the plan administrator's name and phone number, and your last statement.
- ☐ Give the old plan and HR your current mailing address, and update it again whenever you move.
- ☐ Keep your last pay stub and that year's W-2.



When you move

- ☐ File a change of address with the Postal Service at usps.com.
- ☐ Update your address with banks, credit unions, retirement plans, insurers and investment accounts.
- ☐ Tell the IRS your new address (Form 8822 or on your next return).
- ☐ Ask each utility and your landlord how to get your deposit back, and give them a forwarding address.
- ☐ Watch for final bills and refund checks for a few months after you move.



When you close an account

- ☐ Ask for the final balance as a transfer to another account instead of a mailed check, if they offer it.
- ☐ If a check comes, cash or deposit it right away. Uncashed checks are a common source of unclaimed money.
- ☐ Get written confirmation that the account is closed with a zero balance.



When you buy insurance or bonds

- ☐ Tell your beneficiaries the policy exists and where the paperwork is.
- ☐ Review your beneficiaries after a marriage, divorce, birth or death.
- ☐ Keep a record of savings bonds: owner, series, issue date and serial number.



Once a year

- ☐ Search your name in every state you've lived in and on MissingMoney.com.
- ☐ Search for your parents and grandparents too (Bonus 1).
- ☐ Update the accounts list on the next page.

Where my money lives

[illegible]

KEEP YOUR ADDRESS CURRENT.

1

FREE YEARLY REMINDER

A nudge to search again next year.

lostmoneyscout.com/#remind

2

DID SCOUT HELP?

Optional tip jar, never required.

lostmoneyscout.com/#tip

3

MORE GENX ALLIANCE GUIDES

In Case I Croak, The Sandwich Years and more.

lostmoneyscout.com/#more



GENX ALLIANCE ORIGINALS

The Lost Money Scout · In Case I Croak · The Sandwich Years

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