

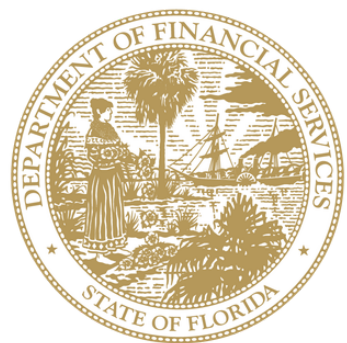


# CONNECTING MORE PEOPLE WITH THEIR MONEY

**CLAIM YOUR CASH**  
**— FLORIDA —**  
FLORIDA DIVISION OF UNCLAIMED PROPERTY



The Florida Department of Financial Services,  
Division of Unclaimed Property, launched  
**Claim Your Cash Florida** to help more  
Floridians discover and claim money that  
rightfully belongs to them.



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# ABOUT CLAIM YOUR CASH FLORIDA

**Claim Your Cash Florida** is a public awareness initiative for Florida's long-standing abandoned property program, administered by the Florida Department of Financial Services (DFS), Division of Unclaimed Property. The initiative provides Floridians with a clearer, more accessible way to understand, search for, and claim money that may already belong to them.

Abandoned property is not land or real estate. It includes money and other financial assets that have been lost, forgotten, or left inactive, such as bank accounts, uncashed checks, insurance benefits, utility deposits, refunds, stocks and securities.

When businesses and financial institutions cannot reconnect with the rightful owner within the established period, Florida law requires them to report qualifying property to the State for safekeeping.

The Division of Unclaimed Property safeguards these assets until they can be returned to their rightful owners, heirs, or legal representatives.

There is no deadline to claim abandoned property, and searching and filing a claim directly with the State of Florida is always free. Through **[ClaimYourCashFL.gov](https://claimyourcashfl.gov)**, Floridians can securely search for abandoned property and begin the claims process.

The Florida Department of Financial Services, led by Chief Financial Officer Blaise Ingoglia, serves as Florida's chief fiscal agency and works to protect consumers, safeguard public resources, and promote financial accountability across the state.

**Claim Your Cash Florida** supports that mission by helping reconnect Floridians with money that rightfully belongs to them.



## COMMON TYPES OF ABANDONED PROPERTY

Abandoned property can include many types of financial assets, including:

- **Dormant checking and savings accounts**
- **Uncashed payroll or cashier's checks**
- **Utility deposits and refunds**
- **Insurance claim payments and proceeds**
- **Stocks, dividends, and mutual funds**
- **Trust distributions**

# HOW PROPERTY BECOMES ABANDONED

Property becomes abandoned when a financial account or asset has had no owner-generated activity or contact for a specified period, known as the dormancy period.

Examples include:

- **A person moves without updating their address.**
- **A refund check is never cashed.**
- **A bank account becomes inactive.**
- **An insurance benefit is never claimed.**
- **A utility deposit is forgotten after moving.**

Before reporting property to the State, property holders (i.e., a bank, utility company, life insurance company, etc.) generally must attempt to contact the owner through a due diligence process. If the owner cannot be located, the holder transfers the property to the Division for safekeeping.

## SEARCHING IS SECURE, FAST, AND ALWAYS FREE

Searching for abandoned property through the Florida Department of Financial Services, Division of Unclaimed Property is always:

- **Secure, fast, and free**
- **Available online 24/7**
- **Open to individuals, organizations and businesses**

Many searches take only a few minutes, and there is no limit to how often someone can search.

## WHY THIS INITIATIVE MATTERS

**Approximately one in five Floridians has abandoned property.**

Every year, millions of dollars in forgotten financial assets are returned to individuals, families, businesses, and organizations throughout Florida. However, the Division receives new abandoned property each year, making ongoing public awareness essential.



# KEY INITIATIVE MESSAGES

When talking about Florida's Unclaimed Property Program, reinforce these core messages:

- **The Florida Department of Financial Services, Division of Unclaimed Property safeguards abandoned property until it can be returned to its rightful owner or eligible heir.**
- **Abandoned property is not land or real estate. It is money or other financial assets, such as forgotten bank accounts, uncashed checks, insurance proceeds, utility deposits, and stocks, that have been lost, forgotten, or left inactive.**
- **When businesses and financial institutions cannot locate the rightful owner after making a good-faith effort, Florida law requires them to transfer the property to the Division for safekeeping.**
- **Abandoned property can belong to individuals, families, heirs, and businesses, and it often results from everyday life events such as moving, changing jobs, closing a financial account, getting married, or settling a loved one's estate.**
- **Searching for and claiming abandoned property is secure, fast, and always free at Florida's official website, [ClaimYourCashFL.gov](https://www.claimyourcashfl.gov).**
- **New abandoned property is reported every year, so it's a good idea to search regularly.**
- **There is no deadline to claim most abandoned property.**



## FRAUD PREVENTION

Protecting consumers is central to this initiative. Remember:

- **The State never charges a fee to search for abandoned property.**
- **Individuals can search and file claims directly through the official State website, [ClaimYourCashFL.gov](https://ClaimYourCashFL.gov).**
- **Be cautious of unsolicited requests for payment or personal information claiming to recover property.**
- **Always verify that communications come from official Florida Department of Financial Services sources.**
- **The State will never text to communicate about abandoned property.**

If someone is unsure whether a communication is legitimate, they should contact the Division directly before providing personal information.

## FREQUENTLY ASKED QUESTIONS

### **Is there a fee to search for abandoned property?**

No. Searching for a claim through the State's official abandoned property website, [ClaimYourCashFL.gov](https://ClaimYourCashFL.gov), is secure, fast, and always free. There is also no fee to file a claim through the Division of Unclaimed Property.

### **What is considered abandoned property?**

Abandoned property includes forgotten or abandoned financial assets such as dormant bank accounts, uncashed checks, insurance proceeds, refunds, securities, and other financial assets.

### **How long does the State keep abandoned property?**

The Division safeguards abandoned property until its rightful owner or legal heir claims it. No statute of limitations applies to claiming most abandoned property held by the State.

### **How long does the claims process take?**

Processing times vary based on the information needed to verify ownership. The Division works to process claims as quickly as possible while making sure the property is returned to the right person.

### **Can businesses or organizations have abandoned property?**

Yes. Businesses and organizations may have property available to claim and can search through the state's official website, [ClaimYourCashFL.gov](https://ClaimYourCashFL.gov).

## NEED MORE INFORMATION?

Visit the official Florida Unclaimed Property website, [ClaimYourCashFL.gov](https://ClaimYourCashFL.gov) to search for property, learn more about the program, access additional resources, or contact the Division with questions.

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Official program of the Florida Department of Financial Services. Our tool and claims process is free: No fee is required to search for or claim abandoned property. Claims are subject to verification and applicable Florida law. Visit [ClaimYourCashFL.gov](https://ClaimYourCashFL.gov) to learn more.

