

A Special Guide from [YesFreeMoney.com](https://www.yesfreemoney.com)

Did you know you could be missing out on free money that's rightfully yours? From forgotten refunds to overlooked rewards, there are countless hidden opportunities to claim cash — if you know where to look.

Have you ever felt like you're leaving money on the table? Chances are, you might be! From forgotten refunds to overlooked rewards, there are plenty of hidden free money perks that most people never claim. Let's uncover 15 surprising ways you can find extra cash — some might even surprise you!



1. Unclaimed Bank Refunds

Banks often hold unclaimed money from dormant accounts, old fees, or closed accounts. Many people forget to check for these refunds, but they can add up.

Where to Check: FDIC Unclaimed Funds, National Association of Unclaimed Property Administrators (NAUPA), or [MissingMoney.com](https://www.missingmoney.com)

Extra Tip: Don't just search your name — try searching for family members' names, especially if they've passed away. You might discover forgotten accounts or insurance payouts waiting to be claimed.

Pro Tip: Search for your name every six months — you'd be surprised how often new refunds appear!



2. Car Warranty Refunds

If you sold or traded in a vehicle with an active extended warranty, you may be eligible for a pro-rated refund. Most dealerships won't remind you, so it's up to you to claim it.

How to Claim: Contact your warranty provider and request a cancellation/refund form. Be ready to provide proof of mileage and vehicle sale.

Extra Tip: Even if you canceled your old policy years ago, it's still worth reaching out to check for refunds — some companies hold the money indefinitely.

Pro Tip: The sooner you act, the more you'll get back!



3. Credit Card Rewards Expiring Soon

Many credit cards offer cash back, points, or travel rewards that expire if unused. Don't let your rewards disappear — cash them in for gift cards, statement credits, or travel perks.

Where to Check: Log into your credit card account or visit tools like [AwardWallet](#) to track points across multiple programs.

Extra Tip: Some credit card companies have "points transfer" options where you can move points to other loyalty programs like airline miles or hotel chains, ensuring they don't go to waste.



4. Loyalty Program Bonuses

Popular stores like Walgreens, CVS, and Target often offer bonus points, store credit, or rewards that many people forget to redeem.

Where to Check: Use tools like [Fetch Rewards](#) or [Receipt Hog](#) to track receipts and earn extra points.

Pro Tip: Download store apps to track your rewards easily.

Extra Tip: Sign up for loyalty programs even if you shop infrequently — some offer occasional freebies, exclusive discounts, or birthday gifts.



5. Class-Action Lawsuit Payouts

If you've purchased certain products or services in the past, you could be owed money — even if you didn't realize it.

Where to Check: [ClassAction.org](#), [TopClassActions.com](#), or [SettlementMoney.com](#)

Extra Tip: Class-action suits aren't limited to product purchases. Some settlements involve privacy violations, overdraft fees, or data breaches — all worth exploring.



6. Employee Perks and Discounts

Many companies offer amazing perks like wellness programs, gym memberships, or even cell phone discounts — and most employees forget to take advantage of them.

Where to Check: Websites like [BenefitHub](#) or [PerkSpot](#) often show company-specific discounts.

Pro Tip: Contact your HR department to see what perks you're missing.

Extra Tip: Many employers also offer education reimbursement, free skill development resources, or mental health support — valuable perks that are often overlooked.



7. Utility Company Rebates

Power, water, and gas companies sometimes offer rebates for energy-efficient appliances, home improvements, or smart thermostats.

Where to Check: Visit your utility provider's website, check programs like [EnergyStar](#) or [DSIRE](#) for rebates.

Extra Tip: Even smaller energy-saving devices like LED bulbs, power strips, or low-flow showerheads can qualify for rebates — check for those, too!



8. Forgotten Gift Cards

Gift cards you've misplaced or forgotten about might still have value. Some states even require expired cards to be honored in certain cases.

Where to Check: [Raise](#), [CardCash](#), or [Gift Card Granny](#)

Extra Tip: Websites like [Gift Card Spread](#) can also help you sell unwanted gift cards for cash.



9. Prescription Savings Programs

Apps like GoodRx, RxSaver, and SingleCare can save you hundreds on prescription medications — even without insurance.

Pro Tip: Always check these tools before filling a prescription for instant savings.

Extra Tip: Some pharmacies offer free antibiotics or prenatal vitamins — be sure to ask about these programs.



10. Electronics & Appliance Rebates

Major brands like Samsung, LG, and Whirlpool often offer cashback incentives or rebates after purchase — but you have to claim them.

Where to Check: Search "[Brand Name] rebate center" for claim details or use RebateKey.

Extra Tip: Retailers like Best Buy and Home Depot frequently offer their own store rebates in addition to manufacturer offers — stack those savings!



11. Student Loan or Grant Money Left Unclaimed

Students sometimes overlook financial aid refunds or unused grant money. Colleges typically refund excess funds, but you may need to request it.

Where to Check: StudentAid.gov

Pro Tip: Contact your school's financial aid office and inquire about unclaimed funds.



12. Employer 401(k) Matches

If your employer offers 401(k) matching, be sure you're contributing enough to claim the full match — it's essentially free money for your retirement.

Where to Check: Contact your employer's HR or benefits department for 401(k) details.

Pro Tip: Increase your contribution if you're not maximizing this benefit.



13. Free Birthday Perks

Many restaurants, stores, and brands offer free food, drinks, or discounts on your birthday.

Where to Check: Sites like [The Krazy Coupon Lady](#) have updated birthday freebies lists.

Pro Tip: Sign up for birthday reward programs well in advance to ensure your perks arrive on time!



14. Shipping Rebates for Late Deliveries

Services like Paribus track your online purchases for price drops and refund you the difference if an item's price decreases.

Where to Check: Paribus or Refund Retriever

Pro Tip: Paribus even tracks late Amazon deliveries for refunds!



15. Fitness Apps That Pay You

Apps like Achievement, Sweatcoin, and StepBet reward you with points for walking, exercising, or even sleeping well — and those points turn into real cash.

Where to Check: MyAchievement or Sweatcoin

Pro Tip: Link your fitness apps like Fitbit or Apple Health to maximize your earnings.



Bonus Tip: Don't Forget About Security Deposits

Whether it's from an old apartment, a utility company, or even a rental service, forgotten security deposits are a common source of unclaimed money. Security deposits can range from a few dollars to hundreds, especially for rental properties, storage units, or utility accounts that required deposits when you moved in.

Where to Look:

- Contact your previous landlords or property managers to ask if a deposit refund was processed.
- Check with utility providers like electric, water, and gas companies if you paid a deposit when opening an account.
- Don't forget about gym memberships, storage units, or even pet security deposits — these are commonly forgotten sources of cash.

Pro Tip: Search your old lease agreements, utility bills, or rental records for deposit details — it's worth a call to see if you're owed money!



Why Are These Refunds Hidden?

Many refunds go unclaimed simply because they aren't widely advertised or actively communicated. Banks may quietly hold on to forgotten fees or account balances, while utility companies rarely send reminders about refundable deposits. Car dealerships may skip informing you about unused warranty refunds, and even employers may neglect to highlight valuable perks. Additionally, companies often rely on customers to remember these benefits themselves, counting on forgetfulness to keep funds in their pockets. By being proactive and diligent in tracking these overlooked funds, you can claim what's rightfully yours.



Final Thoughts

Finding free money doesn't have to be difficult — you just need to know where to look. Start by taking small steps like checking for unclaimed funds, reviewing your credit card points, or exploring employer benefits. Each of these opportunities can add up over time, giving you unexpected savings or even a financial boost when you need it most. These hidden perks can add up to hundreds (or even thousands) of dollars in extra cash. Don't let free money pass you by — take charge and start claiming what's rightfully yours today!



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