



Your Comprehensive Guide to  
**Unemployment  
Benefits**



# GUIDE

# INTRODUCTION

*If you recently lost your job due to no fault of your own, and need financial assistance as you seek out new work, consider filing for unemployment insurance (UI). A partnership between the federal and state governments, unemployment insurance serves as an alternative to working wages during a crucial time of need.*

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Similar to other government-sponsored benefit programs, filing for unemployment benefits begins with qualification. The application process is lengthy, and requires you to provide evidence of your dismissal at your former place of employment, along with additional financial information, to determine if you, in fact, qualify to receive monetary help in your state of residence. Another prerequisite that applies to those looking to file an unemployment claim is that you must be actively seeking new work. Also, you must have the means to support your current job search history in order to be accepted into your state's UI program. If you are unsure of how to file for unemployment benefits due to your current situation, continue on to browse vital

information surrounding this most helpful government aid. There is no shame in utilizing financial help that is available to you, whether you are a single mother of five children or a young professional eager to pay off student loans and bills. In our comprehensive eBook, you can learn about the UI tools available to you, and how to go about obtaining and utilizing them. From learning how to prepare documentation to prove your job search to UI extensions, filing an unemployment appeal and more, peruse the necessities, so you can understand the Unemployment Insurance program and how to take full advantage of the benefits at your disposal.



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# HISTORY OF UNEMPLOYMENT INSURANCE

*In the year 1929, there were a documented 1.8 million unemployed workers residing in the United States. A plan to alleviate the effects of unemployment during regular economic times, while bridging the transition from one job to another, unemployment benefits were born from a non-traumatic time. And, due to the turnover rate associated with certain industries and unions, many Americans were left without stable income as they awaited their next paying jobs.*

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As the Great Depression approached in the early 1930s, it was President Franklin Delano Roosevelt's mission to sign into action the Social Security Act, which delivered the structure of unemployment insurance. The Social Security Act pioneered the UI program, encouraging the states to develop and enforce their own policies and laws. The following provisions were required of each state in order to be approved by the Social Security Board: Benefits must be paid through public employment offices or other such agencies | Any benefits occurring within two years after the first day collected should not be paid | Contributions to the state fund require immediate transfer to the UI trust fund of the U.S. | Any money withdrawn from the UI fund can only be used for UI benefits | There must be no denial





of benefits to a recipient who refuses to accept a job of lower quality than his or her previous position | No vested rights should be created by the states to prevent or repeal state UI law. Soon after, several states began to pass unemployment insurance laws, including Wisconsin, California, Massachusetts, New Hampshire, New York, Utah and Washington. In the years that followed, all U.S. states and the District of Columbia carried out UI laws. Puerto Rico and the U.S. Virgin Islands followed suit in the '60s and '70s. In the early years, the timeframe and qualifications of UI differed greatly from what they are today. For instance, the period during which applicable candidates can receive unemployment benefits has increased from 16 weeks to 26 weeks. And, in recessionary times, the system has accommodated special programs to extend benefits beyond the initial UI period. For instance, in 2008, under the George W. Bush administration, extensions of UI reported coverage of up to 73 weeks. Currently, the limit is set at 47 weeks for those in need of extended UI benefits from their states. The framework of UI was founded to create a system that aided those out of work due to involuntary conditions. Providing funds to alleviate hardship, unemployment insurance is based on federal law but is helmed by state departments and functions under state law. Financed by employer payroll taxes (in all states but Alaska, New Jersey and Pennsylvania), unemployment insurance provides temporary cash benefits to those who are out of work due to involuntary circumstances. Furthermore, UI assists citizens in meeting their basic financial needs by providing monetary help while they look for new employment. In the mid-1990s, all states began shifting gears in their claims processes. Progressing from in-person claim filing to by-phone enrollment, today, more than 85 percent of unemployment cases are filed remotely, with the majority facilitated online.



# WHAT ARE UNEMPLOYMENT BENEFITS?

*Unemployment benefits are dispensed on a state level to assist recently out-of-work U.S. citizens by providing them with temporary cash assistance to accommodate their basic needs.*

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Generally, unemployment benefits are used to pay for housing expenses, food, clothing, transportation and monthly bills. If you recently lost your job due to unintentional circumstances, you may qualify to receive UI benefits in your state. Each state operates under its own UI program, following guidelines established by the federal government. The eligibility requirements, the total of benefits allotted and the amount of time you can collect UI benefits are determined on a state-to-state basis. Typically, you can file an unemployment claim in your home state if you:

**01** Got fired from your job.

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**02** Were laid off at work.

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**03** Quit your job due to compromising circumstances.

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**04** Received a demotion from full-time employment to part-time employment.

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**05** Had your hours drastically reduced.

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**06** Lost your job due to illness and/or injury.

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In order to enroll for unemployment benefits, you must follow the below steps:



**Determine your eligibility:** Review the criteria of your state, including wages earned, the length of your employment and the reason for your dismissal from work. Once you have determined that you may be eligible to collect UI benefits, continue by filing an unemployment claim.



**File your unemployment claim:** Your state's Unemployment Insurance agency may handle claims by phone or via an online portal. In order to successfully file your claim, you must provide information regarding your employment history.



**Determine your eligibility:** Review the criteria of your state, including wages earned, the length of your employment and the reason for your dismissal from work. Once you have determined that you may be eligible to collect UI benefits, continue by filing an unemployment claim.



**File your unemployment claim:** Your state's Unemployment Insurance agency may handle claims by phone or via an online portal. In order to successfully file your claim, you must provide information regarding your employment history.



**Prove you are actively seeking work:** To ensure you intend to quickly bridge the gap between your former job and your next position, you must show your state UI office that you are looking for a job. If you need help with your job search, speak with a representative from your state's UI agency to request assistance.



**Enroll for benefits:** Once your case is accepted, you will be prompted to enroll in your state's UI system, so you can begin collecting your unemployment benefits.



**Continue your claims:** Depending on the state in which you reside, you may be asked to file more than one claim per month to assess your employment situation. You must file UI claims regularly in order to continue collecting your payments.



The benefits you receive from unemployment insurance will depend on your earnings over the past year. In most states, you can collect unemployment benefits for a total of 26 weeks. You may be eligible to apply for an extension of your UI benefits under some circumstances, including during times of high unemployment in a difficult economic climate. Keep in mind that your UI benefits are subject to federal income taxation and must be reported when you file your taxes at the end of the fiscal year. When you enroll, you can elect to have your state withhold taxes from your unemployment checks. Continue on to the sections below to learn more about unemployment eligibility requirements, the UI application process and how to begin collecting your unemployment benefits once you are accepted into your state's program.

# UNEMPLOYMENT ELIGIBILITY REQUIREMENTS

*Before you apply for unemployment insurance in your state, you should first determine if you are eligible to receive benefits. Even though the groundwork of the Unemployment Insurance program was built by the federal government, it is up to the states to enroll each candidate in UI benefits.*

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That said, your eligibility is finalized by your state's UI agency, not the federal government. So, factors can differ depending on the state in which you reside. Note that if you are eligible to receive unemployment benefits in the state in which you lost your job, they may not transfer if you decide to locate to another state.

If you relocate to a different state and are actively seeking work, contact the UI benefits office nearest you in your new state of residence. There are two main determining factors when it comes to unemployment eligibility: The reason leading up to your dismissal in the workplace and your state's qualifications.

Continue below to browse the details regarding each eligibility factor.



## SCENARIOS THAT LEAD TO UNEMPLOYMENT

When deciding if you are or are not eligible to receive UI benefits in your state, review the below list of scenarios that will determine if you should continue filing your unemployment claim:

### 01 You were fired

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If you were fired from your job for circumstances out of your control, you are eligible to collect UI benefits. If your position was eliminated, if you were not the right fit or if your company decided to cut back on its staffing budget, file a UI claim today. However, if you were fired due to misconduct or poor performance, and there is official documentation proving this, you will not be eligible to file for UI benefits.

### 02 You received a demotion

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If you received a demotion at your workplace, and are working less hours, you should file for UI. If you were demoted from full-time work to part-time work, and can no longer afford your financial responsibilities in full, you can file to collect unemployment compensation in some capacity.

### 03 You were laid off

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If the partners of your company decided to lay off one or several employees because they can no longer afford the total cost of labor, then consider filing for UI. The U.S. Department of Labor designates funding to support workers who have been let go from their workplaces due to corporate layoffs.

## 04 You were let go due to illness/injury

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If you were relieved of your position at your workplace due to an illness or an injury, you are eligible to apply for UI benefits, so long as you can continue to work at a new place of employment. If you cannot work due to illness or injury, research your options for disability benefits. If you were injured or fell ill due to your job, look into your options for workers' compensation.





## STATE UNEMPLOYMENT ELIGIBILITY FACTORS



Once you have come to the conclusion that the reason you lost your job qualifies you for unemployment benefits, the next step is to ensure you meet your state's requirements, which include providing your:

**Employment history:** Be prepared to provide detailed information regarding your employment history, including the hours you worked and the wages you earned. Certain states may ask for more than a year's worth of employment records before accepting your UI claim. In addition to the workplace that dismissed you, you will need to provide previous employment information, if applicable – especially if you were not at your most recent outpost for at least a year.

**Job search records:** You must actively seek new, paying work in order to qualify for UI in all states. Make sure you provide concrete proof of your job hunt and/or job training to support your claim for UI. You must also be fit to work, and willing to accept suitable work, no matter the circumstance. If you decide to apply for unemployment benefits, but are not actively looking for a new job, make sure to request the assistance and tools necessary to do so from your local UI office.

Once you have determined that your case will meet your state's unemployment eligibility requirements, proceed with the application process.

# UNEMPLOYMENT INSURANCE FOR EX-MILITARY MEMBERS

*If you recently ended your service with the U.S. military, and cannot find work once deployed, consider filling an unemployment claim. Note these three important notes when you file for UI benefits if you are an ex-service member:*

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## 01 You must have been honorably discharged

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In order to qualify for UI as an ex-service member, you must have been separated under honorable conditions. Show the appropriate paperwork to prove your discharge when filling your UI claim.

## 02 Service-specific benefits may be available to you

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Depending on your role, if you were honorably discharged while on active duty, you may be able to collect benefits based on that specific service.

## 03 Your UI benefits are not taxed

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Various branches of the military handle the taxes of registered UI recipients that are ex-members of the military. You will not have payroll deductions or be required to pay taxes on your unemployment benefits throughout your enrollment.



## UI BENEFITS AND EXTENSION FOR EX-MILITARY MEMBERS



If you are an ex-service member interested in collecting unemployment checks, the same terms apply to your benefits period, in comparison to your fellow state residents. Depending on your situation, the amount of benefits you can receive will be determined by your state department. Typically, you can collect unemployment compensation for up to 26 weeks. If you continue to need UI assistance following this timeframe, you can elect to file for an extension of unemployment benefits. Note that extensions are typically issued in states that are experiencing high bouts of unemployment.

If you request and are approved for an extension on your UI, you may be able to receive up to an additional 20 weeks of benefits payments. Unfortunately, if your state is experiencing a low rate of unemployment, you may not be able to request an extension on your unemployment benefits. If you need more financial assistance beyond your UI allotment, consider relocating to another state. If you can prove you are actively seeking work, you may enroll in UI coverage in a different state of residency. The state must be willing to take on your case or cater to your extension request.

## HOW TO FILE FOR UI AS AN EX-MILITARY MEMBER



*Now that you have determined you would like to apply for unemployment benefits in your state, you must file a claim. Follow the below steps to ensure you successfully submit everything necessary to accelerate your unemployment claim:*

### **01** Contact your state workforce agency

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After locating the proper contact information, find out if your state workforce agency can help you file your UI claim directly, or if a representative can provide a referral, so you can facilitate the process in a timely manner.



## 02 Prepare discharge documents

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You are required to provide proof that you were discharged honorably. Make sure this paperwork (a DD-214) is readily available as you file your UI claim.



## 03 Await your acceptance

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Your case must be accepted by your states Unemployment Insurance agency. You will receive a letter outlining your approval into the program, along with details on the term of your benefits and the amount of financial support you will receive.



## 04 Begin collecting benefits

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Follow any remaining instructions in order to set up your account, so you can start receiving benefits. Select states will send you checks in the mail, while others will dispense your UI benefits electronically – right into your bank account.



# UNEMPLOYMENT INSURANCE FOR FEDERAL WORKERS

*If you are now out of work from a position you held within the federal government, you are entitled to collect unemployment benefits. The specific program that caters to your needs is called Unemployment Compensation for Federal Employees (UCFE). Helmed by state representatives that act as agents of the federal government, generally, the same terms apply to your application process as those ex-workers that were not formerly employed by the federal government.*

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Since the governing bodies in each U.S. state control each unemployment program, your benefits will vary depending on where you live, or decide to relocate following your dismissal as a federal civilian employee. The state in which you reside will determine the length of your benefits and the amount of wages you qualify to receive. Note that the state in which your job was terminated will be the state that determines your eligibility for UI benefits. If your job was stationed outside one of the 50 U.S. states, Puerto Rico, the U.S. Virgin Islands or the District of Columbia, the laws of the state in which you file your first unemployment claim will determine your benefits.

Annuity may be a determining factor when you apply for your unemployment benefits. If the arrangement regarding your pay at your former position included an annual fixed sum of money, this can impact your eligibility for UI. Depending on the state in which you would like to apply for UI, you will need to discuss the terms of benefits if you will continue to receive a payout from your job following your termination.

The following factors apply to you as a former civilian employee of the federal government when collecting unemployment benefits:



Your case shall be treated on the same terms and conditions as any other UI candidate residing in your state.



You must have qualifying earnings during the past period specified by your state.



You must file claims regularly and report to your state agency regarding your case.



You must be willing and able to work.

Through the Unemployment Compensation for Federal Employees program, once eligible, you can begin collecting weekly benefits for a limited amount of time as you continue to search for work – whether in field of government or otherwise. The upside to qualifying for unemployment benefits as a former civilian federal employee is that you will not be taxed on your wages. Instead, various federal agencies (that handle your entire sum of unemployment pay) will handle your payroll deductions each week. In hard economic times when the unemployment rates are on the rise, if you need to file an extension to further the span of your benefits, you will be permitted to do so.

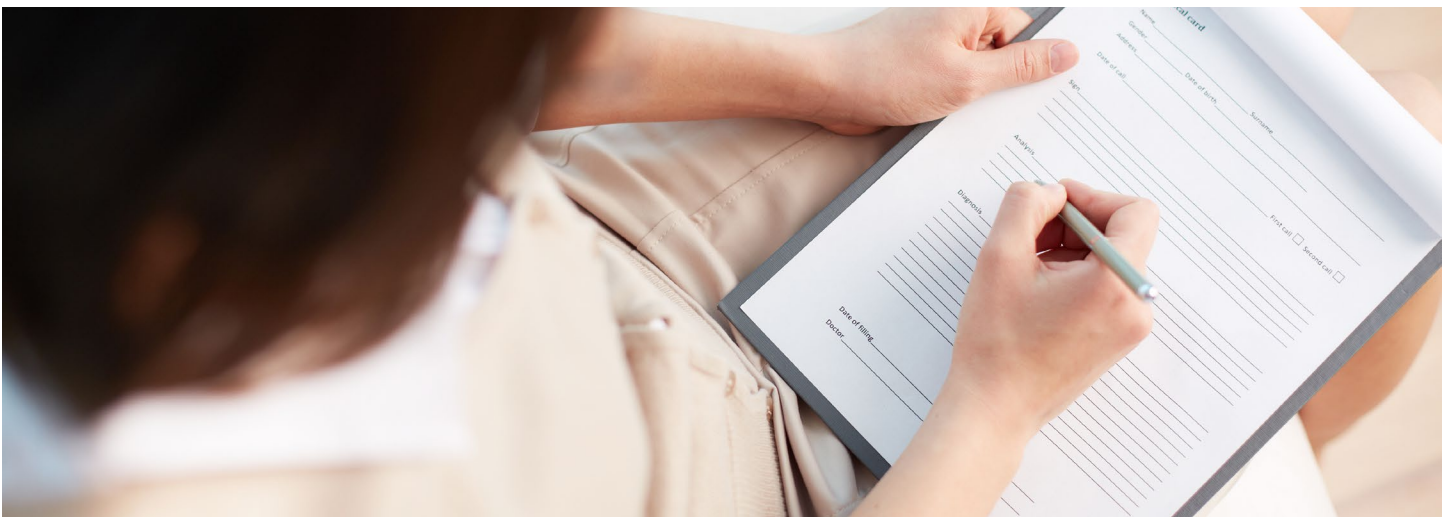
It is in your best interest to file your first unemployment claim as soon as possible. After reviewing the eligibility requirements specific to your working class as determined by your state, you should proceed with filing your Unemployment paperwork through your State Unemployment Insurance agency.



# HOW TO FILE AN UNEMPLOYMENT CLAIM

*Following the unfortunate event of losing your job, if you determine that you are eligible to apply for unemployment, you should file your first claim immediately.*

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Make sure to review your state's requirements for wages earned, as well as the amount of time worked during a specific period of time, or a base period, to make sure you qualify first. The second important factor you must conclude is that you were terminated from your position due to no fault of your own. Once you have determined that your pay, your base period and the reason for your dismissal meet your state's guidelines to collect unemployment benefits, you can proceed with an official, first filing.

In order to file a UI claim successfully, follow the below steps:



**Contact your state unemployment insurance agency:** Review the details in our Unemployment Claims directory included at the end of this eBook to locate your nearest UI office. By visiting the official website of your state UI agency, you will find out which method of filing is preferred – by phone or online.



**Compile the necessary paperwork:** You must be able to provide specific information when filing your initial UI claim. Gather the following details: contact information from your former workplace and employer, the dates of your employment and your most recent earnings statement.



**Collect proof of your job search:** Each and every one of the 50 U.S. states require recipients of unemployment benefits to actively search for work. Be prepared to provide proof that you are currently looking for a new job or are currently enrolled in a job training program.



**Await your acceptance:** Generally, it can take up to three weeks to process your first UI claim if your case is accepted. Note that some states employ a one-week waiting period, which means you will not be able to collect your first benefits payment until the second week following your acceptance into the UI program.



**Choose your method of payment:** If you do not have the opportunity to do so on your Unemployment application, determine how you would like to receive your benefits. Depending on your state of residence, you may receive benefits via check in the mail, or elect to have them transferred electronically into your bank account for your convenience.



**Continue filing claims:** In order to regularly receive your UI benefits, you must continue to file claims as specified by your state's policies. You may be asked to file weekly claims in order to prove that you are still unemployed and are continuing your job hunt.

The current term of unemployment benefits tops out at 26 weeks. If you find yourself in a situation that requires collecting additional UI assistance, file for an extension. If your state has a low rate of unemployment, it is unlikely that you will be granted an extension on your benefits. However, if your state is recording high numbers of joblessness, it is likely you can extend the terms of your benefits. If the overall economy is in turmoil during a time of recession, it is probable you can continue collecting your UI benefits beyond 26 weeks.



# HOW YOUR UI CLAIM GETS PROCESSED

*Once you file your first claim, it must be processed by your state unemployment insurance agency. Processing requires a number of steps and calculations to determine what your benefit payments will total. The below factors impact the processing of your UI claims:*

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Since the governing bodies in each U.S. state control each unemployment program, your benefits will vary depending on where you live, or decide to relocate following your dismissal as a federal civilian employee. The state in which you reside will determine the length of your benefits and the amount of wages you qualify to receive. Note that the state in which your job was terminated will be the state that determines your eligibility for UI benefits. If your job was stationed outside one of the 50 U.S. states, Puerto Rico, the U.S. Virgin Islands or the District of Columbia, the laws of the state in which you file your first unemployment claim will determine your benefits.

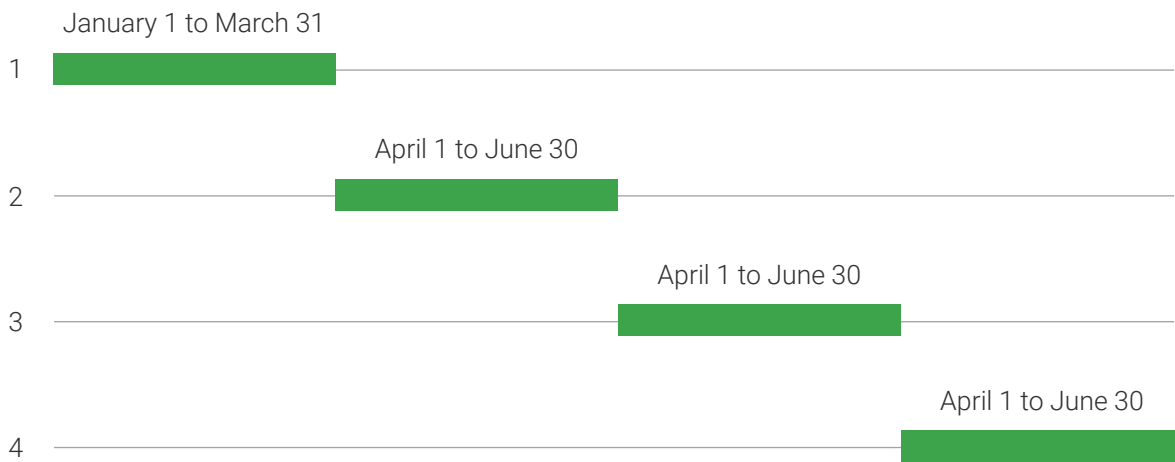
Annuity may be a determining factor when you apply for your unemployment benefits. If the arrangement regarding your pay at your former position included an annual fixed sum of money, this can impact your eligibility for UI. Depending on the state in which you would like to apply for UI, you will need to discuss the terms of benefits if you will continue to receive a payout from your job following your termination.

The following factors apply to you as a former civilian employee of the federal government when collecting unemployment benefits:

## 01 Four calendar quarters

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The four calendar quarters of the year are the foundation from which your UI formula is computed.



## 02 Your base period

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Wages paid during the first four of the last five calendar quarters before the week of your first claim will determine if you have earned enough wages to be eligible for UI benefits. In addition, your base period determines how much your UI benefits can total.

## 03 The lag period

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This is the amount of time between the end of your base period and the week you begin your UI claim. Although the lag period does not determine your benefits, it is useful for future claims.

## 04 Covered employment

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Two types of employment are available when it comes to UI: “covered” employment and “excluded” employment. Covered employment is defined as the work you perform for an employer who must abide by UI law.

## 05 Your highest quarter

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This is the quarter in which you earned the most amount of money under covered employment.

## 06 Weekly benefit rate

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Also known as WBR, this is the weekly amount of benefits you can receive when you have no other means for income. The WBR equals four percent of the total high quarter wages from all of your documented, covered employment.

## 07 Benefit computation

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Two formulas are used to compute your benefits: UCB-700 if you have enough benefits to qualify, and UCB-736 if you do not have enough benefits to qualify for UI. You will receive a mailed document of this report, which will arrive shortly after filing your very first claim. Review this report to ensure its accuracy. If the calculations are incorrect, you can file an objection with your state unemployment insurance agency.

## 08 Maximum weekly earnings

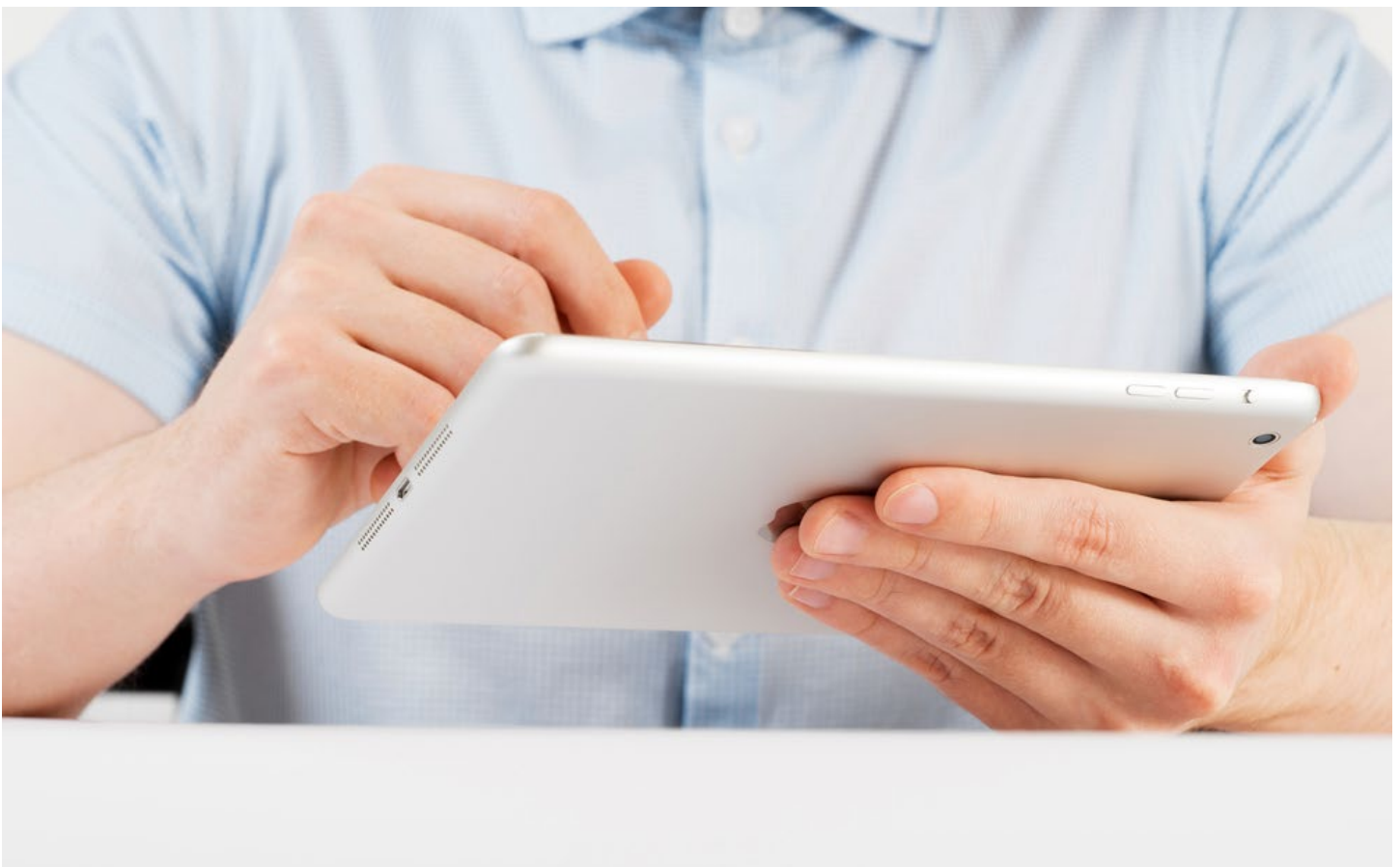
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If you are earning income outside of your UI benefits, you must review maximum weekly earnings numbers to confirm whether or not you will receive benefits.

## 09 Verification of earnings

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By comparing the earnings you provide with the numbers from your employer on a weekly basis, your benefits are confirmed and dispersed.



By learning the above terms and definitions, you will have a better idea of what happens once your UI claim leaves your hands and travels into those of your state unemployment insurance agency. Understand how your acceptance and benefits are computed, so if there are any errors in the process, you can contact your local agency to file a dispute. Whether your benefits are calculated incorrectly, or you are denied from receiving UI altogether, you have a right to file an appeal so you are able to collect benefits as you look for a new job. Seek assistance at a UI office to help you understand the process, from assisting with your claim submission to explaining your benefit report.

# HOW TO REQUEST A UI APPEAL IF DISQUALIFIED

*If you are shut out of receiving unemployment benefits that you are positive you qualify to receive, further action can be taken. Generally, the reasons you may be disqualified from receiving UI benefits occur from: Leaving your workplace voluntarily or termination due to misconduct at the workplace.*

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If you would like to file an appeal because you believe you were wrongly denied unemployment compensation, you must follow your state's designated process regarding UI disputes.

Read through the below criteria prior to filing your unemployment appeal paperwork:

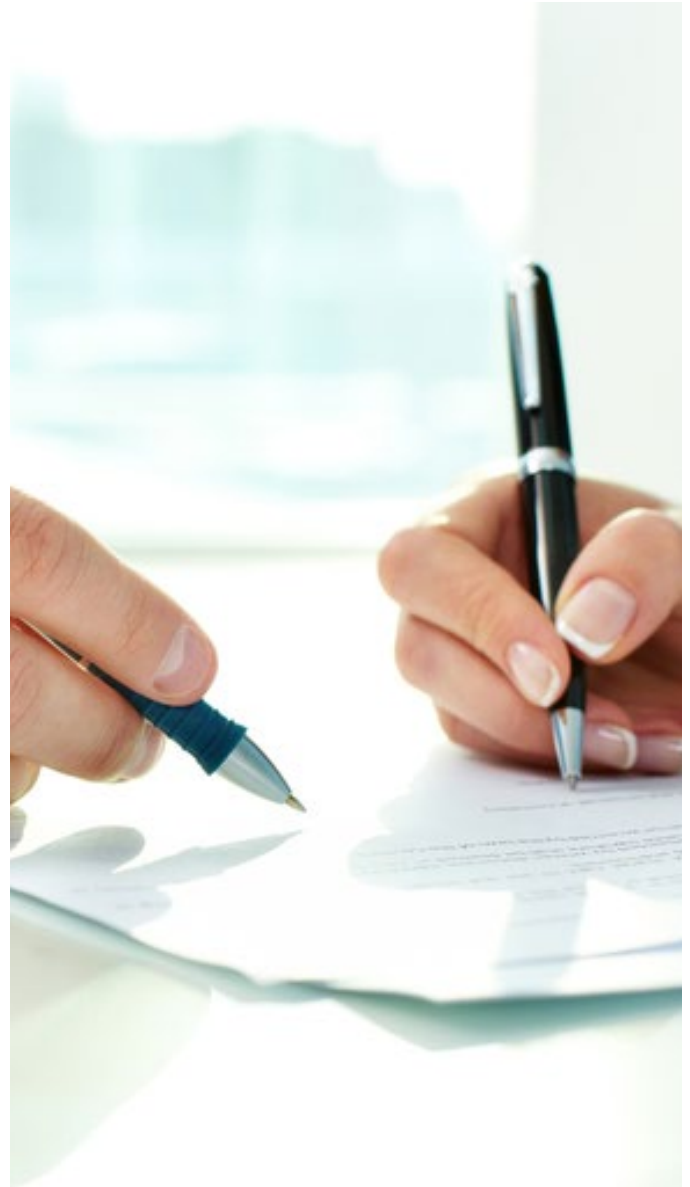
**Review the appeal timeframe:** Each state offers a different window in which to file your unemployment appeal, beginning with the date printed on your denial letter. You may have anywhere from one week and one month to file your appeal.

**Request the official appeal form:** Depending on your state of residence, you may download an appeal online from your UI state agency website, or request it by phone to be faxed, emailed or sent by regular mail.

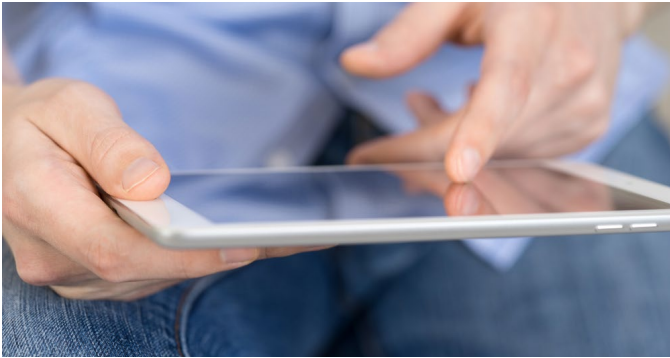
Make sure to obtain the proper form to file your appeal in the proper timeframe. If your state does not offer an official form to begin your appeals process, send a letter to the designated contact listed on your state's UI website.

**Collect evidence for your case:** If you have documents or proof that will support your case (correspondence from an employer illustrating unjust dismissal, differing wage statements), compile the paperwork to submit with your appeal application.

**Await the decision:** If your case is overturned by your state, you may begin to receive benefits soon after you receive the news. However, if your case is denied a second time, or a decision has not been made, you may need to request a hearing with an impartial administrative law judge to oversee your case in person.



## DISQUALIFICATION AFTER UI ENROLLMENT



Once you begin receiving your UI benefits, it is possible to get disqualified from the program in your state due to:

- The inability to work.
- Refusing a job offer.
- Intentionally reporting incorrect information to your UI office to collect benefits.

Under these circumstances, file an appeal with the state in order to request a continuation of your unemployment payments. If you are denied UI benefits mid-term, review the below:

**Continue filing claims:** If you believe your appeal will be overturned, and that you will continue receiving benefits after proving your case, you should proceed with filing your UI claims. If the appeal is reversed, you will most likely collect benefits for the weeks the payments paused from the time your injunction was filed until your case is active once again.

**Record your job search:** Be it correspondence via email with potential employers, a job board profile or a training program you enrolled in, keep a record of your job hunt materials to support your appeals process. Continue actively seeking work so that your state arbitrators see you are serious about finding employment, as opposed to simply collecting benefits.

**Request a copy of your file:** When you file a UI appeal after your benefits begin, you have a right to request your file. Take some time to understand the full scope behind your denial. If there is controversial information in your file (an inaccurate letter from your employer regarding your termination), you should review accordingly, so you can prepare evidence to support your case.

Whether you decide to file an appeal before you receive a UI check, or mid-term, take the time to be diligent with your preparation. If a hearing is scheduled, it may either be by phone or in person.

Gather your evidence and support documents to submit, which will depend on the type of hearing assigned. If you feel a witness from your workplace will help your cause, request that the coworker be scheduled to call in for a phone hearing, or send notice that your witness will be in attendance at your in-person hearing.

Typically, a decision will be made within a few weeks. If you do not agree with the decision, you may have up to 30 days to file a further petition.

# HOW TO PREPARE FOR THE UNEMPLOYMENT INSURANCE INTERVIEW AS THE CLAIMANT

*If you recently filed your first unemployment claim with your state's UI agency, there is a possibility you may be assigned an interview with a claims examiner.*

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If you are asked to comply with an interview in order to determine your UI eligibility, you will receive a notice with a time scheduled. As you prepare for your Unemployment Insurance interview, keep the following tips in mind:



**Block out your time properly:** A good rule of thumb is to be available for up to two hours following the scheduled time of your UI interview. Certain circumstances can cause a delay in scheduling, so it is best to keep a decent window open so you can speak with a claims examiner on the designated day of your appointment.



**Consider hiring an attorney:** If your case is controversial in nature, and you believe professional support may be necessary to have on your side, consider hiring a labor attorney to be present during your interview. If you decide to hire an attorney following your designated appointment, you can request an extension with advanced notice so you can prepare with your council accordingly.



**Your ex-boss can participate:** Although it might be under uncomfortable circumstances, in some situations, your former boss or manager may be present for your interview. No matter what, your past employer will be notified of the interview, and can partake at his or her own leisure.



**Gather documentation:** If you believe that your interview could use the support of documentation, you can collect any paperwork from your place of employment in preparation. You have the right to request any documents necessary from your previous workplace and former colleagues. You can present any details or correspondence from your workplace, if you so wish. If you are able to send in these documents prior to your scheduled interview, do so.



**Submit witnesses:** In some cases, you may find that providing a witness to support your case will help you obtain the Unemployment benefits of which you feel you are entitled. If a former peer agrees to participate in your interview, be sure to submit his or her contact information ahead of time.



**Have job search proof on hand:** Make sure that you are able to provide proof that you are actively seeking work at the current time of your interview. The claims examiner handling your case will need to trust that you are looking for new employment opportunities, despite filing to collect UI benefits.

Even though your pending interview will most likely determine whether or not you will begin receiving Unemployment benefits, it is important to keep up with your claims. The claims process is a necessity to continue, so you can receive credit for the weeks your case is in limbo. If, following your interview, your case is accepted, you will receive UI payments for the weeks in between filing your first claim and your approval. If the outcome of your interview with a claims examiner results in the denial of your Unemployment claim, you have the right to file an appeal. So long as you submit your dispute paperwork within the designated timeframe determined by your state, your case will continue to be examined.

# HOW TO PREPARE FOR THE UNEMPLOYMENT INSURANCE INTERVIEW AS THE EMPLOYER

*If you recently dismissed a worker from your place of employment, he or she is liable to file for Unemployment Insurance, so long as there is just cause. As the former employer, you play a very important role in determining if your ex-worker will or will not receive approval to collect Unemployment. And, since the dispensing of benefits will affect your UI payments to both the state and federal governments in the future, complying with your state Unemployment Insurance agency is of utmost importance.*

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In some cases, if the information you provided regarding the termination of your former employee does not match up with the details the claimant filed, you may be contacted regarding an interview. Typically, an interview is conducted by a claims examiner who is trying to determine whether or not the claimant will be approved to collect benefits. If you receive correspondence regarding a pending case, you will have the option to: Participate in the interview or supply documentation that may affect the outcome of the UI decision.



In either case, it is important to compile support in the form of documents, reports, correspondence and records so you can properly explain the incident(s) that transpired which led to the dismissal of your worker.

It is especially important to voice your side if your past worker claims he or she was let go involuntarily, but you have proof that shows otherwise. In order to provide the most helpful and comprehensive information possible, consider preparing the following prior to the interview with the UI claims expert:

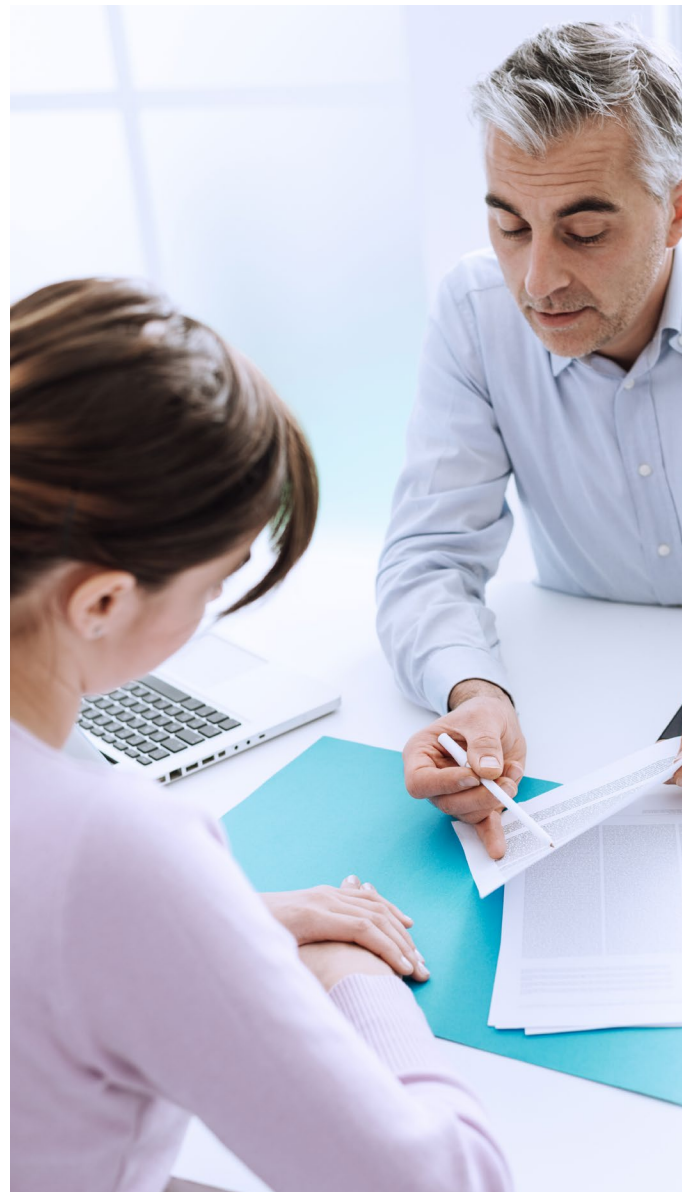
**Job performance reports:** If the worker you dismissed was warned of poor work performance through a series of reports, or by using a warning system at the workplace, it is vital to present these documents to the claims examiner. By providing a paper trail that explains below-average job execution, you can fight the case.

**Misconduct write-ups:** If your worker was relieved of his or her job due to misconduct in the workplace, it is unlikely he or she will qualify to receive Unemployment benefits. If you can provide any examples of misconduct in the form of official write-ups or warning letters, gather the communications to present during the interview.

**Written correspondence:** If you have any history of written communication that supports the just firing of your worker, be sure to collect the paperwork to provide for the interview. Emails are especially important, as they contain date and time stamps, as well as the sender and recipient.

**Company records:** If you had to let your worker go amicably, due to internal company issues, such as downsizing, then it is imperative to provide any information to support the UI claim of your former worker.

Whether you plan to dispute the Unemployment claim of your ex-worker, or choose to support his or her case, it's crucial that you participate in the interview process. What you say or provide may affect the livelihood of your former employee. Your involvement in the interview will determine whether or not this person receives compensation to transition into the next chapter of life.



# DOCUMENTING YOUR JOB SEARCH

*No matter where you reside, actively searching for new work is a requirement in all 50 states if you plan to file for unemployment benefits.*

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Unless you have otherwise qualified for an exemption from work search in your state (you were temporary laid off or you are an active member and are in good standing with a union), you will need to document your job search activities. Not only is it important to take note of your work pursuit prior to filing your first unemployment claim, it is equally as important once you begin receiving your benefits, so you can continue to be eligible to collect your UI compensation. Continue below to learn how to document your job search to present to your state's Unemployment Insurance agency.



## 01 Register for your state's work search program

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Certain agencies require that you set up an active account with the state's official work search program. This entails creating an account and employing job search tools on a regular basis. Helpful components include access to recruitment assistance and job matching, depending on your work experience.

## 02 Create a log to document your job hunt

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A job search log is a helpful way to keep track of your activities each day. Either download a template or create your own spreadsheet. Be sure to include dates, activities, contacts and results.

## 03 Provide your portfolio

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The best tool you can employ as a viable candidate in the workforce is a portfolio. Depending on your industry, your portfolio should begin with an up-to-date resume and a strong cover letter. Additional items in your portfolio can include a showcase or sampling of work as well as letters of recommendation from past employers. Gather your portfolio so you can present it to the UI agent handling your case.

## 04 Provide email correspondence

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Today, emails are the top method of communication when it comes to looking for a job. As proof of your work search, print out email correspondence with timestamps, so you can illustrate your regular messages. Whether or not you receive responses is irrelevant, so long as you are making the effort.



## 05 Take screen shots of your job board profiles

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If you created an account(s) with job boards that cater to your region and work expertise, take screen shots on your computer. Be sure to print out these images to highlight your willingness to self-promote your skills and availability.

## 06 Request a letter from your job training program

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If you have employed a work training program to prepare for a potential upcoming position, request that a representative from your program write a letter regarding your enrollment and your progress.

## 07 Attend job-related events

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Research your local job events calendar so you can bookmark the next job fair. Workshops, seminars and clubs that are related to job searches will also qualify for documentation with your UI office.

## 08 Contact temp agencies

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Note any communication you have with contacting a local temp agency. Even if you cannot find part-time work, any correspondence you have will count toward your search.

If you fail to look for work prior to or while collecting unemployment benefits, it is grounds for disqualification from your state's program. If you choose to begin your job search following your UI denial, prepare job search documentation if you plan to file an appeal for your case.

# WHEN DO YOU START RECEIVING UNEMPLOYMENT BENEFITS?

*When you file to receive unemployment compensation, you must follow certain steps before you start receiving your benefits. Because each state employs a different process when it comes to unemployment insurance, the time it takes to process your case may vary.*



In most cases, your benefits will begin to transfer over to you within two to three weeks after you file your first claim with your state Unemployment Insurance agency. In some states, you will have the option to elect how to receive your benefits: by mailed check or via direct deposit into your bank account.

However, there are several factors that may impact how long it takes to get your first benefits check from your local UI office, including:

**The waiting period:** In some states, there is a mandatory waiting period between becoming unemployed and collecting UI benefits. This means that you must be unemployed for a specified period of time (in some cases, one week) before you can receive unemployment compensation. That said, it is possible you will not receive unemployment insurance benefits at all for the mandatory wait time, and will instead receive payments dating from the day after that designated timeframe transpires.

**Missing claim information:** If you filed an incomplete claim, or overlooked vital information when submitting your first claim, your benefits will not transfer within the regular timeframe. Instead, you will be contacted to submit the missing information so that your complete case can be reviewed.

**Inconsistencies in your case:** When a case examiner reviews your specific claim, if he or she finds any conflicts, this will delay your first benefits payment. Typically, irregularities occur between the claimant and his or her ex-boss. If you provide information that does not match up with your former employer's report regarding your dismissal from the workplace, this is sure to delay your first UI check.

**If an interview is scheduled:** Following suit with the above, an extra step that may be added into your process, which can postpone the deposit of your unemployment benefits, is if a claims examiner requests an interview. If you are awaiting a scheduled interview, your benefits will not be



dispensed until your case is resolved and approved. However, it is important to continue filing your UI claims on a weekly basis, so you can collect your credited benefits once your case is processed.

**If you filed an appeal:** If you were first denied UI benefits and have since filed an appeal, then you must wait until your case is revisited and accepted before you receive any unemployment payments. Keep in mind that appeals take more time than an immediately accepted claim – up to an additional month. In the meantime, continue sending your weekly claims, so that you can be compensated for the weeks in between filing your appeal and having your case overturned.

# HOW MUCH DO YOU RECEIVE IN UNEMPLOYMENT BENEFITS?

*Once you file your first unemployment claim, your state Unemployment Insurance agency will address your case. Along with reviewing the incident-related reports, your benefits will also be determined.*

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In order to learn more about the claims process, review the section of this eBook entitled “How Your Claim is Processed.” Once you have become familiar with the terminology surrounding how your benefits are calculated, you will gain a better understanding of the computation behind your weekly checks. If you are curious to learn how much you will receive in UI compensation prior to obtaining your first check, you can get an estimate depending on which method of calculation your state employs.

## ESTIMATING YOUR BENEFITS

Since each state's Unemployment Insurance program follows a different set of rules, the methods to determine your benefit payments may vary as well. The equations used most commonly include:

### 01 High-Quarter Method

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Employed by the majority of the states in the U.S., this method centers around using the base period quarter in which wages were highest in order to determine your payments. Divide this total by 13 (the number of weeks in any given calendar quarter) to get the average weekly wage. Now, based on the percentage of the amount your state UI office plans to replace, your weekly wage is then divided to come up with your weekly benefit amount.

Example: If you earned \$3,900 in your highest quarter, divide that by 13 and you have an average weekly wage of \$300. If your state UI agency decides to pay for half of your weekly earnings, you will receive \$150 per week in unemployment compensation.

### 02 Multi-Quarter Method

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Surveying a larger amount of time versus one quarter, this method is more accurate in determining the patterns of full-time workers that earned a consistent paycheck. Your weekly benefit amount is computed as a multiple of the total or average earned in wages over the course of more than one quarter.

### 03 Annual-Wage Method

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Using a percentage of the annual wages paid in your base period, this method applies more so to the theory that annual wages in the workplace determine your cost of living.

## 04 Average-Weekly-Wage Formula

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Some states calculate your benefit amount based on a percentage of the average weekly wages in your base period.



Because the end result is in your state UI agency's hands, you can get an estimate, but you may not be able to fully calculate or understand the amount of money you will receive in weekly unemployment payments until your first check arrives. Your average weekly wage has the possibility of being adjusted periodically by your state's Unemployment Insurance agency, due to the fact that workplace wages increase, so benefits may be updated and your desired wages can fluctuate. In addition, a minimum weekly benefit amount is determined in each state, and may be linked to your average weekly wage.

# HOW TO EXTEND UNEMPLOYMENT INSURANCE BENEFITS

*In each state, the total period in which you are permitted to collect unemployment benefits is 26 weeks (though, in Montana and Massachusetts, the UI periods are a bit longer, totaling 28 weeks and 30 weeks, respectively).*

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However, there are certain circumstances that will allow for you to file for a UI extension, so you can continue collecting benefits if you have not been able to find a new job in six-and-a-half months. But, if approved, how long can you extend your benefits for, so you can continue collecting UI assistance? The timeframe varies by state, and could reach up to a total of 73 weeks, depending on the factors outlined below.

## Allowing UI Extensions

There are rules surrounding approval when you file for unemployment benefits extensions, which revolve around:

**Your state's unemployment rates:** If the state in which you reside reports a high rate of unemployment, then it is likely your request for a UI extension will be approved.



Conversely, if your state is experiencing low rates of unemployment, then you may not be approved to receive unemployment compensation beyond the allotted 26 weeks. The reasoning behind this is that if others in your position are finding suitable replacement jobs, then so should you.

**The current economic climate:** If the country is experiencing a nationwide economic emergency, such as a recession, states have the power to approve unemployment insurance extensions, as the entire nation's unemployment rate can soar during times of crisis. If you are laid off due to a nationwide recession, or cannot find work due to such circumstances during the 26-week period you are receiving UI benefits, it is likely your extension request through your state Unemployment Insurance agency will pass.

### Filing Your Extension

If you find yourself in need of extending your unemployment compensation, you will need to request this additional period through your state.

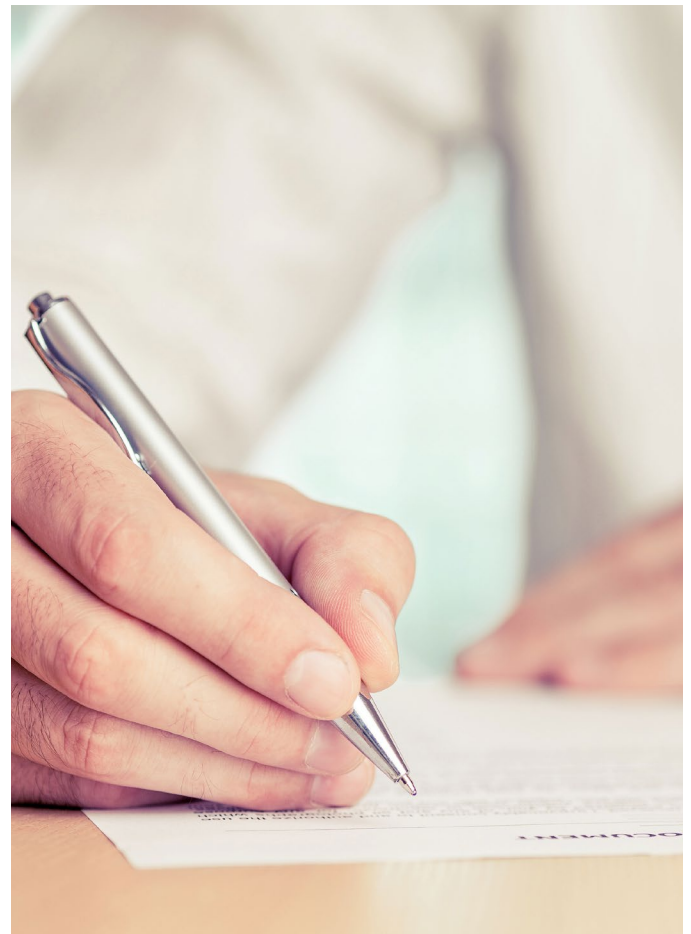
**Submit your request:** Visit your state's Unemployment Insurance agency website to determine the exact requirements necessary to file the new paperwork for your UI extension. You may need to file an entirely new claim with repetitive information, depending on the process, and you may do so online or by mail.

**Prepare your job search history:** The most crucial factor regarding your unemployment extension request is the fact that you have not secured a job in the 26-week timeframe that has transpired during your unemployment compensation. Be prepared to provide extensive information and details regarding your search for work to

support your new claim.

**Await your approval:** The amount of time it will take to process your extension will differ depending on your state. Once your request for further unemployment compensation is extended, you will continue receiving regular payments.

**Continue looking for work:** Carry on your job hunt, just as you did during your initial UI period. It is important that you are able to provide timely work search updates with your extension claims, so that you remain on a weekly benefits schedule.





# HOW TO APPLY FOR TRADE READJUSTMENT ALLOWANCES

*If your 26 weeks of unemployment benefits have been exhausted, and you do not want to apply for a UI compensation extension (or you do not think you will qualify for one), you may be eligible to request a Trade Readjustment Allowance (TRA).*

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What exactly is a Trade Readjustment Allowance? It is defined as supplemental income for ex-workers whose jobs were lost due to the foreign import market. Only available to you once your original unemployment insurance payments run their course, Trade Readjustment Allowances were developed by the Department of Labor as a group coverage option.

## BENEFITS OF TRADE READJUSTMENT ELIGIBILITY

Additional benefits (in comparison to UI) are available to those who qualify to receive aid in the form of a Trade Readjustment Allowance. Dispensed through the Federal Trade Act, Trade Adjustment Assistance (TAA) is meant for those who lost jobs or incurred hour reductions due to an employer's loss of business or trade because of an increase in imports from another country. The benefits of the TAA program far surpass those of Unemployment Insurance and include:

**Paid job training:** If you file for a Trade Readjustment Allowance, this means that you were unable to find suitable work through your unemployment insurance period. Under the TAA program, you will receive paid job training to assist in the replacement of your employment, so you can find work faster and acquire new or necessary skills.

**Financial assistance for job search in a new state:** If you would like to apply for jobs in a state other than the one you are currently residing in, the Trade Adjustment Assistance program will provide financial aid for you to do so. Do not lose hope in finding decent, paid work if you are willing to relocate to another state to secure a job.

**Relocation to a new state with better employment options:** If you have done the research to determine another state of residence will better benefit your job search, TAA can help. Relocation to a new home state where there are more jobs and a lower rate of unemployment can help you locate work, and TAA will provide the financial aid to get you settled.



## APPLYING FOR A TRADE READJUSTMENT ALLOWANCE

In order to qualify for TRA benefits, you must first meet the eligibility requirements in your state, which may include:

**01** Enrolling in a Trade Adjustment Assistance training program which will lead to a degree or credential that is recognized by the industry.

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**02** Partaking in weekly TAA-approved training.

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**03** Performing as required by your training program.

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**04** Making continued progress to complete your training throughout this time.

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**05** Completing your training program during the course of your Trade Readjustment Allowance enrollment period.

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You can request a TRA application from your state's labor department. Your application may ask for the following information:

**01** Your personal contact information

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**02** Your Social Security Number

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**03** Your petition number

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**04** Company contact information

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**05** Dates of your work history

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**06** The reason for your job loss

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**07** Information regarding any benefits you received prior to applying for TRA

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**08** Training details (enrollment or interest)

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Once you have finished your TRA application, submit it to your designated department online, by mail or via fax. As your basic TRA nears expiration, you may be able to request additional TRA assistance, if needed.

# WHAT TO DO WHEN YOU BECOME EMPLOYED AGAIN?

*If you have reached a point in your unemployment insurance period where you found new employment, you must take the steps to discontinue your benefits in a timely manner. The process to cancel your unemployment claim may differ, depending on the state from which you receive benefits. The options to discontinue your UI benefits are as follows:*

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**Call your local UI agency:** Speak with a representative regarding your case, and let him or her know that you are beginning/began new work and to please make a note to close your file.



**Send a letter:** Research the appropriate address at which to send a letter regarding your new position. Be sure to include any pertinent details, such as your new employer's contact information, the address of your new job and your case number.



**Write an email:** If there is a designated email address listed on your state UI agency's website, send the information regarding your new employment electronically. Be sure to include any/all of the details you would if sending a mailed letter.



**File online:** If your state utilizes an entirely online system for its Unemployment Insurance program, follow the instructions to cancel your UI benefits online.



**Discontinue filing your claims:** If you do not want to formally announce that you no longer want to receive UI benefits via any of the above methods, you can simply stop filing your weekly claims. If an agent contacts you regarding this, you can confirm that you found a job and no longer need UI assistance.

## CONSEQUENCES OF COLLECTING BENEFITS FOLLOWING EMPLOYMENT

If you continue to collect unemployment once you are hired for any type of work position, there is a possibility that you will be accused of unemployment benefits fraud. You are subject to being charged with fraud if you resume your unemployment compensation and do not report the following types of work activities, which result in a form of income:

**01** Part-time work

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**02** Temporary work

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**03** Contracted labor

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**04** Side jobs and/or casual work

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**05** Commission-only jobs

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**06** Profits from self-employment

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Even though in some states you will be able to continue collecting benefits if you have not found suitable, full-time work, you must still report the involvement in any of the above. In addition, if you receive an unemployment benefits check after you canceled your case, be sure to return the payment to your local UI office so you are not penalized. It is important to understand the seriousness of your actions if you choose to collect your UI without accounting for additional employment. You will not only be disqualified from your state's Unemployment Insurance program, resulting in the loss of any remaining benefits on your claim, but you may also face:

**01** Extensive fines and fees.

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**02** Criminal prosecution (by state and/or federal authorities).

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**03** Jail time and/or a prison sentence.

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In addition to all of the above, if you commit UI fraud, you may very well set yourself up to lose the new job you worked so hard to find.



# THE SELF-EMPLOYMENT ASSISTANCE PROGRAM

*If you are receiving unemployment compensation and are not having luck finding work, there is another alternative available to assist you.*

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The Self-Employment Assistance (SEA) program encourages those out of work to jumpstart new ventures by starting their very own small businesses. Through collecting and utilizing an SEA allowance, instead of your regular UI benefits, you can work toward becoming self-employed and launching the company of your dreams! The only downside to this encouraging initiative is that, since it is a voluntary program, it only exists in a handful of states. According to the United States Department of Labor, the following states currently offer unemployed residents SEA aid: Delaware, Mississippi, New Hampshire, New York, Oregon, Rhode Island and Vermont.

If you live in a state that offers an SEA program and you are interested in learning more, continue below. However, if your state does not offer SEA benefits, but you are interested in relocating to a state that does, contact your local U.S. Small Business Association branch to find out if you are eligible to apply.



## SELF-EMPLOYMENT ASSISTANCE ELIGIBILITY

If you are interested in applying for the SEA program in your state, make sure you meet the eligibility requirements, first. To qualify for Self-Employment Assistance benefits, you must be:

**Eligible to receive UI benefits:** Under state law, you must first meet the same eligibility requirements established by your state UI agency prior to applying for SEA.

**Receiving unemployment compensation:** Your records and information must already be entered into your state's UI system. This way, it is already confirmed that you lost your job involuntarily and that your wage history qualifies you for SEA.

**Likely to exhaust your current UI benefits:** If you have been collecting unemployment benefits for quite some time, and it is likely that your term will run out prior to you finding a job, then you should consider SEA help. That way, you can build a new career with your cash assistance.

### The Benefits of Self-Employment Assistance

With the aid of SEA, you are able to focus entirely on starting your new small business. If you elect to receive Self-Employment Assistance benefits instead of your unemployment payments, you will be able to retire your required work search and, instead, put all of your time and energy into building your new career. And, unlike with Unemployment Insurance, when you enroll in your state's Self-Employment Assistance program, you are allowed to take on other work, be it full-time work or side jobs, and still

collect your benefits. You are also encouraged to continue with any training program you are enrolled in, especially if it is related to the field you would like to enter with your new small business idea.

The amount of benefits you will receive from your state's SEA program will match your UI payments. Your benefits will undergo a transfer process, and it is unlikely that you will be required to file additional information related to your UI case.

Contact your local UI agency to discuss your options, if your state offers an SEA program. You will receive the proper contact information, so that you can go about enrolling in Self-Employment Assistance, in place of your unemployment benefits.



# DISASTER UNEMPLOYMENT ASSISTANCE

*In the unfortunate event of a major disaster, there is a specific type of unemployment aid made available to residents directly affected.*

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Disaster Unemployment Assistance (DUA) originated in 1974 and gives authority to the acting president to dispense benefits to any workers that are out of a job due to a major disaster. Overseen by both the Federal Emergency Management Agency (FEMA) and the United States Department of Labor, the two parties work together to provide funding to each state's Unemployment Insurance agency. It is then up to the states to provide benefit assistance to residents in need.

## WHO IS ELIGIBLE FOR DISASTER UNEMPLOYMENT ASSISTANCE?

If you lost your job due to a disaster, and do not qualify for regular unemployment insurance, you should apply for DUA benefits, instead. The following cases – as a result of a major disaster in your state – qualify you to file a claim to receive immediate DUA benefits:

**01** You lost your job.

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**02** You lost your work space.

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**03** Your work place is damaged.

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**04** You were injured as a result of the major disaster that occurred.

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Both employees as well as self-employed workers qualify to receive DUA if needed. In addition, if the provider or head of your household passed away as a result of the major disaster, and you are now the primary earner in charge, you may also be eligible to file a claim to receive DUA help as you look for work.

## WHAT ARE THE TERMS OF DUA?

If you qualify to receive DUA, there are certain rules and regulations in place that you must learn, including:

**You can only collect DUA for a designated timeframe:**

Those who file a claim to receive DUA aid can only receive benefits for the weeks of unemployment designated as the Disaster Assistance Period (DAP). Starting the first day of the week after the disaster occurred, the DAP can span up to 26 weeks following the declaration.

**The state will determine your benefit amount:**

The maximum total of benefits you can collect during a major disaster is decided by the state laws already in place to determine unemployment compensation. Note that the minimum benefit amount you can collect per week equals half the average benefit amount set forth by your state.

**Your state will declare if DUA is available:**

Check in with your state's government website to determine if Disaster Unemployment Assistance is officially being made available to residents in your state. Following a major disaster, the information regarding DUA benefits will be widely publicized.

**How to Request DUA Benefits**

If the president has declared a major disaster and has made Disaster Unemployment Assistance readily available in your state, contact your local UI agency directly to file a claim for DUA benefits. You will be able to locate instructions on who to contact and how to apply online or by calling an agent.

If you were evacuated or had to relocate to another state due to the effects of the disaster, first speak with your home state's UI agency for assistance. You can also speak with a representative at the Unemployment Insurance office of the state that you moved to.

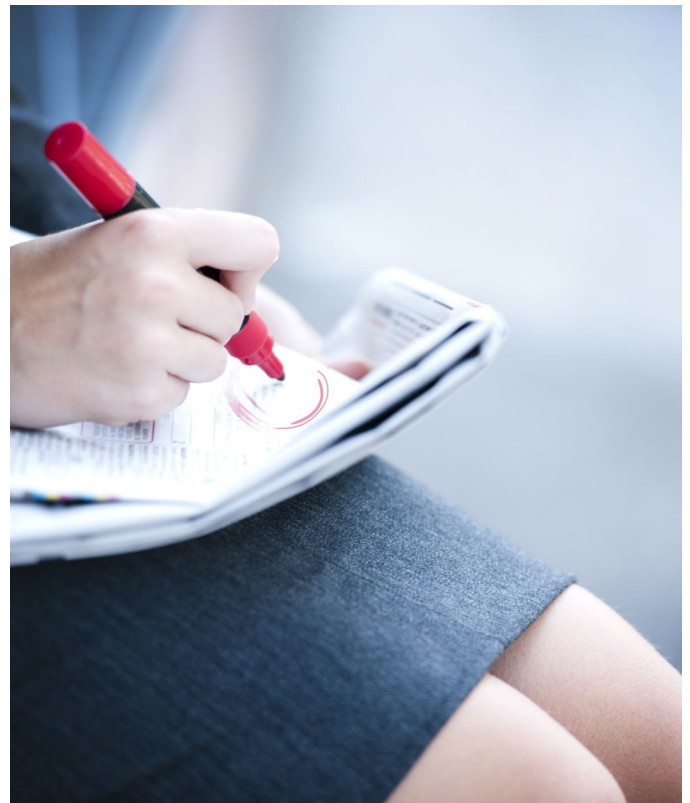


# UNEMPLOYMENT MAINTAINS DOWNWARD TREND IN 2016

*Since its inception in the 1920s, the rate of unemployment in the United States has fluctuated greatly.*

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Typically, during harder economic times, which include wars, recessions and major disasters, unemployment numbers soar. However, since August 2015, the unemployment rate has held steady at 4.9 percent, in comparison to July 2014, when the numbers reached above 6 percent nationwide. And, in maintaining such a low rate of unemployment, it is no surprise that the amount of Americans receiving unemployment insurance benefits has lowered. As of August 2016, the amount of Americans collecting UI payments decreased by 4 percent, in comparison to one year ago. When the total amount of claimants receiving UI lowers, it is evident that employers are hiring on a consistent basis and that layoffs are not as prominent. Generally, an influx of unemployment applications signifies that there are more layoffs in the workplace occurring. However, with a current average of more than 200,000 jobs being made available per month, more Americans are finding work and receiving paychecks, instead of filing for unemployment benefits.

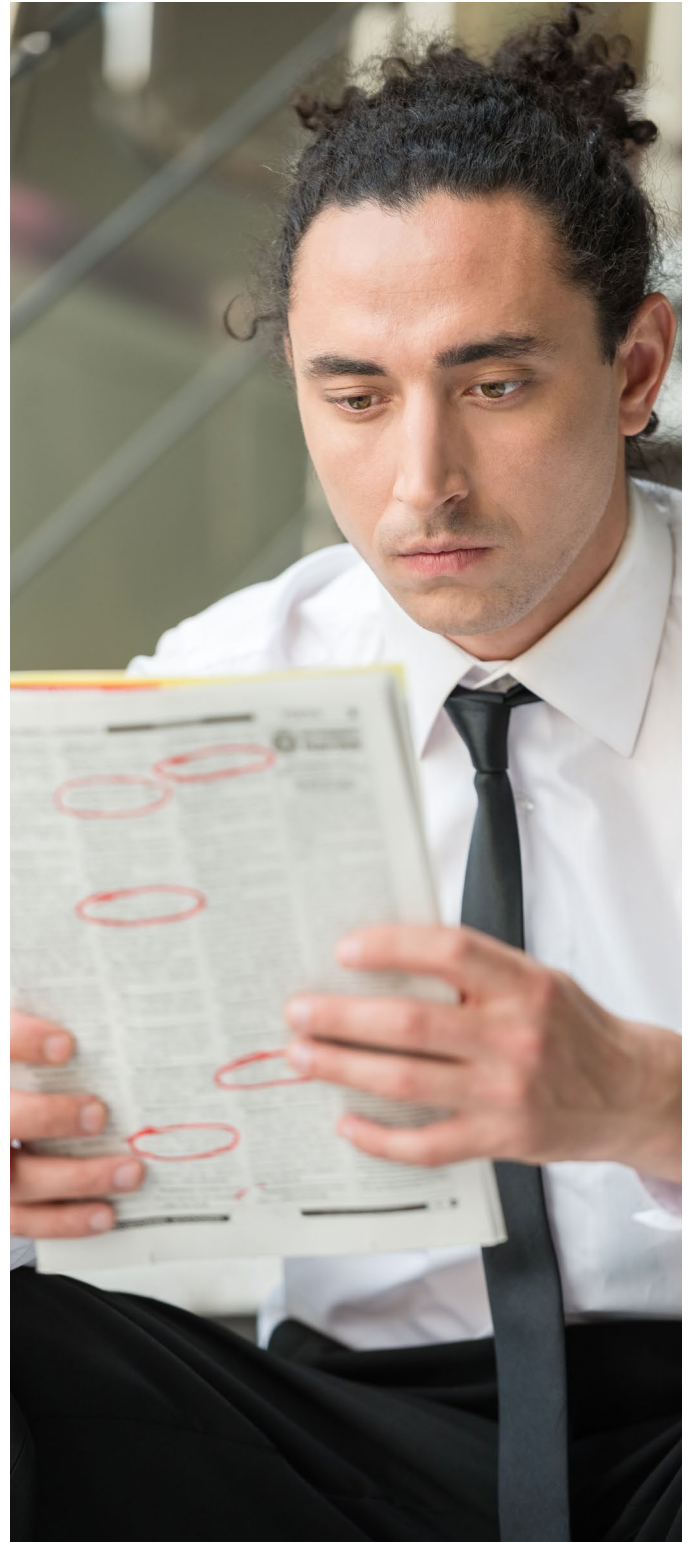


One important distinction to make is the difference between those who are unemployed and those who are receiving unemployment benefits. The vast majority of unemployed Americans are comprised of those who lost their jobs due to issues related to misconduct or quitting, retirees and new college graduates seeking work. This pool of unemployed Americans equals more than half of the jobless Americans enrolling in UI compensation.

In addition, along with federal cutbacks on UI extensions, several states (including Florida, Arkansas, Illinois, Kansas, Georgia, North Carolina, Missouri, Michigan and South Carolina) have reduced their benefits programs, which has impacted the amount of recipients filing for unemployment claims today. In those states, specifically, the rate of residents receiving UI payments has lowered quicker than the national average. In fact, numbers are the lowest they have been since the 1970s.

A survey conducted by the Conference Board and published by Reuters regarding consumer confidence reported an 11-month high in August 2016, relating the upbeat report to the current state of the U.S. labor market. A confirmation that the U.S. economy remains on track, and on an upward trend, the index increased significantly, (the highest it has been since September of 2015). The report also hinted at inclines related to trends in residential construction, spending, the ordering of durable goods and industrial production. These findings support the boost of the economy's growth, even though it only experienced a 1 percent increase during the first half of 2016.

With the economy on the rise and unemployment declining, workplace stimulation in the U.S. continues, with the hope that the states will see less and less claimants seeking benefits in the form of unemployment insurance.



# HOW TO EXPLAIN UNEMPLOYMENT TO YOUR CHILDREN

*If you were recently let go from work, one of the hardest tasks you face is breaking the news to your family. Of course, speaking with a spouse or your teenage children is not as difficult, but how do you explain being out of a job to the young ones? Consider the below tips about breaking the news gently and moving forward in a confident manner.*

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## 01 Speak in a positive tone

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When discussing the loss of your job with your kids, make sure your tone is optimistic. As you know, your actions and words greatly impact your growing child, so make sure to keep the negativity at a minimum. Do not bash your boss or use destructive vocabulary. If you feel the need to bad mouth your ex-employer or coworkers, replace that mindset with hopeful information. Let your child know you will be around a bit more, and are able to spend more time with them.

## 02 Keep it simple

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If you use words that your children have not yet learned, then they will not understand the news you are trying to convey. Instead, speak to them in a way that is easy to understand. Avoid using intimidating “big” words, in favor of smaller ones that relate seamlessly.

## 03 Let them ask questions

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Do not deliver the news of your layoff and then end the conversation. Instead, let your kids ask you some questions about what happened and why. So long as you convey easy answers in a calm manner, it will keep the conversation manageable.

## 04 Discuss any setbacks

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Even though it may be hard to hear, it is important to easily communicate if there will be financial effects on your children. Will they need to enroll in public school instead of private school? Do you need to cancel an upcoming trip? Will you be modifying your shopping habits (both groceries and entertainment/toys)? If so, reassure your children that these things are only temporary, and that you are trying your hardest to get back on track for them.

## 05 Be encouraging about future plans

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Equally as important as leaving negativity out of the conversation is sharing positive news about your future plans. Let your kids know you are already looking for a better job, and that you are excited for a new start. If you are feeling down in the dumps about your situation, try to keep it away from your young ones, or else it may upset them or cause worry that is otherwise best to avoid.

## 06 Invite them to help

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Children love to get involved, and often do so to seek your praise. Let your kid assist with daily tasks and chores, like cooking dinner, easy house cleaning and taking care of your pet. However, make sure the tasks you allow your child to take on are both age-appropriate and independent. This way, you will be able to work on your job search-related duties, such as browsing job boards, working on your resume and tending to your correspondence.



# 9 TIPS FOR WRITING THE PERFECT RESUME

*Now that you are back on the job hunt, it is important to compile a strong portfolio to deliver at each job interview you schedule. The most important tool to prepare is your resume.*

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An account of your job history and where you aim to work in the future, your resume should provide details about your professional experience in a clear and concise manner. Unsure of how to get started? Browse the below tips, so you can get on the path to perfecting your resume before your first job interview.



**Do not overdesign:** A resume with clean lines and spacing is important. Overdesigning can distract a potential employer from the important details you are trying to convey. If you would like to get creative with a header and a footer, just make sure you keep them symmetrical to the page, and use inviting colors, if any at all. You can browse available templates to use online, as well.



**Keep it organized:** Before you input the information into your resume design or template, take extra time to organize each item. Use subheaders to introduce each section, and make sure the alignment from one section to the next is even and clean. If you are listing items, use bullets as an indication. Use bolding, italics and underlining to highlight certain fields in order to draw attention. Do not overuse these accents, or it will defeat the purpose, and they will get lost on the page.



**Include updated contact information:** Make sure to block out a space on your resume to include your contact information (centered or to one side on the top, or in a footer on the bottom of the document). Typically, your name, address, phone number and email address are the main details needed. However, if you are applying for a job in another state, or plan to work remotely, your address is not always mandatory to include.



**Only include relevant experience:** If you are able to create a resume that centers around your experience in one given field, it will be received better than one that delivers irrelevant information. For example, if you are applying for a job as a web designer, there is no need to include your work experience as a retail salesman or as a neighborhood dog walker. However, if you can include additional information on experience you have within the realm of design (logos, graphics, print products, etc.), this is highly recommended to demonstrate your range.



**Note your accomplishments:** If you have received recognition, awards and accolades in your field, make sure to include this information. By showcasing these acknowledgements, you will stand apart from other candidates that have similar experience in comparison to you.



**Highlight related skills:** Similar to noting your related experience is including information on your related skills. Skills can range from programs you have learned to machines you know how to operate, depending on your industry. In the same example as above, if you are applying to be a web designer, you need not include your skills with QuickBooks, as you are not expected to know how to bookkeep.



**Offer your portfolio:** If you are applying for a job in a field in which you can supply a portfolio, include a link in your resume, or offer it upon request. This will provide easy access to your past work, and will save your potential employer time in requesting it directly.



**Make references available:** If you feel that you would like to include any references on your resume, two is a round number. You can also include that your references are available upon request if you do not feel comfortable including others' contact information.



**Have your resume proofread:** Whether it is a professional or a family member/friend with a keen eye, make sure someone proofreads your resume prior to finalizing and sending the document. Attention to detail is of utmost importance when demonstrating your professionalism.



# PREPARING FOR A JOB INTERVIEW AND DISCUSSING YOUR LAYOFF

*As you enter the next phase of your job search, you will likely schedule one or more interviews with potential new places of employment. As you organize your portfolio and pick out a professional ensemble to wear, one question hangs heavy on your mind, "How do I talk about my layoff at my interview?"*

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## Preparation for New Employment

No matter the circumstance, be it a week or three months, once you are laid off from one job, there will be a period of time that transpires prior to securing new work. The best thing you can do for your career is to be productive during this timeframe. Prior to securing any interviews, consider the following activities:

**Enroll in job training:** Whether related to your past field or a future industry in which you would like to find work, taking a job training course is an advantageous way to keep your mind engaged and your spirits up.

**Get a certification:** If you find that you have more time on your hands than you prefer, find a program that will result

a new certification. Note there are many programs online to consider.

**Volunteer somewhere meaningful:** Whether in an educational environment with children, a center with the misfortunate or a facility with seniors, occupy your time by lending a hand where you are needed.

## Talking to Your Potential Employer

As you walk into the office of your new potential workplace, try not to focus on your past job's outcome. Instead, focus on the opportunity in front of you. When the time comes to discuss your layoff, keep your response simple and concise. Do not go into the dirty details; do not bad-mouth your boss; and do not harp on a past you cannot change.

## KEEP THIS TIPS IN MIND

**01** Be positive.

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**02** Smile and make eye contact.

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**03** Stay emotionally centered and calm.

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**04** Do not offer more information than necessary.

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Now, you may be wondering why it is necessary to enroll in the activities listed in the above section in preparation for your job interview. The reason is so that you will be able to get into a more positive mindset during your interview. By reporting the activities you took part in during your time of unemployment, you will have productive details to discuss, and you will not be conjuring up negative feelings due to your layoff.

The discussion does not need to last for more than a couple of minutes. By taking control of the interview and delving into all of the significant things you have been involved with since your layoff, you can steer the conversation effortlessly and confidently in a different, upward direction.

# 10 WAYS TO MAKE MONEY DURING UNEMPLOYMENT

*When you are having a hard time looking for work, it is easy to get discouraged. But, at the end of the day, you need to earn the funds necessary to meet the costs of living. If you are already receiving unemployment checks but still cannot seem to get by, there are several quick ways to earn easy cash. Review the below ideas so you can start pocketing extra money while you are in between jobs.*

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**Market research:** Start by looking up the local market research firms in your area. Commonly, you will only qualify to participate in one market research experiment during a specified time period.

However, there is no rule against enrolling in several market research programs simultaneously. Monetarily, you can earn anywhere from \$50 to \$300 on average per market research case, if you are the right fit.

**Handy work:** If you are good with your hands and home repairs, advertise your services through your social networks and to your neighbors.

If you can guarantee you will fix something at a more affordable price than a licensed professional, you can rack up the work in no time. Be sure to have your friends endorse you in return.

**Be a professional driver:** If you live in a city that employs one or more driving services, and you own a car in suitable condition, sign up to be a driver. If Uber and Lyft both exist in your town, you may even be able to drive for both companies, so you can keep busy around the clock.

**Have a garage sale:** Assess your belongings and determine whether or not each possession is really necessary for you to own. Oftentimes, you may compile a whole mess of interesting goods. Once you have inventoried everything, plan a garage sale.

Post ads online and put up signs in your neighborhood. Don't have enough items to host your own sale? You have two options: contact a few friends to co-host or download different apps to sell off your goods.

**Be a dog walker:** If you are a dog lover, offer your dog-walking services. Ask if you can post flyers in nearby buildings and offices so you can spread the word. You can stay quite busy walking dogs in a well-populated area.

**Offer to babysit:** Are you great with kids? Consider babysitting. New parents are almost always looking for extra help. Contact friends and acquaintances to let them know you are interested in babysitting. Word of mouth will travel fast.

**Work as event staff:** Browse online job boards that are specific to events in your city. Websites like Craigslist feature a section specific to paid event help. Some positions that regularly hire include: models, performance artists, brand ambassadors, bartenders, ticketing workers and security guards.

**Clean homes:** If you are neat and tidy and enjoy cleaning, why not get paid to do it? Network among friends or join a service that outsources cleaning people to different homes in your area.

**Become a house sitter:** If you enjoy residing in different living spaces, then offer your help as a house sitter. If you cannot afford your rent and would like to house sit for someone long-term, you may even be able to live rent-free in exchange.

**Rent out a room in your home:** If you live in a house that has more bedrooms than necessary, and you enjoy entertaining and having guests, you can rent out a room to make some extra cash. Joining a network like AirBnB can help you advertise your room, manage bookings and transfer funds easily.

# BUDGETING TIPS

*When you are out of work, financial times are tough. Oftentimes, you must learn to let go of the luxuries that make living so comfortable.*

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However, being on a budget does not mean giving up all of your necessities, especially if you can live by the mantra “everything in moderation.” If you are not sure how to begin budgeting your money, fret not. We have developed a list of the most helpful tips to make the transition as smooth and manageable as possible.

**List your expenses:** The most important thing you must do when you begin to live on a budget is list all of your monthly expenses. Once you do, you can categorize the non-negotiables, the cutbacks and the extras. If you end up having extra money left over at the end of the month, revisit your list of extras, which should be in priority order.

Use a budgeting app – Nowadays, there are several free apps available for smartphone users that allow you to budget your month, your quarter or your entire year as it happens. If your smartphone was a cutback you decided to make, employ an online budgeting app, instead.

You will have easy access to an organized list of your expenses as you make them each day.

**Start couponing:** Whether or not you are familiar with the couponing craze when you are on a budget, finding deals is your very best friend. Be it a few cents or \$2 of savings, everything adds up. Clip coupons on a weekly basis, so you can stay up to date on what is offered.

**Limit your extracurricular activities:** If you are one to frequent the movies, concerts or paid events on a regular basis, it is important to cut back on these types of outings. Instead, opt for Netflix or a movie-streaming app that offers a month of services for the cost of one theater movie. In addition, you can now access your favorite bands via online streams for a fraction of the cost of a concert ticket.

**Opt for generic products:** If you are one to buy brand names, this is the time to ease up a bit.



From face washes and ointments to sodas and coffee, you will find savings aplenty when you learn to buy off-brands.

**Volunteer at events:** If you have the opportunity to volunteer at an event you would otherwise pay to attend, you can, in essence, attend the event for free. Consider ushering at a venue or working inside, so you can get a glimpse of the action.

**Shop for local produce:** Whether in the grocery store or at a farmers market, opt to buy local produce that is in season, as it is typically less expensive than imported fruits and vegetables that are exotic or not in season.

**Research free activities:** No matter if you live in a small town or a big city, there are always free activities happening. Research the different events your local community groups are hosting. Some ideas include: recurring art walks, outdoor movie nights and workouts in the park.

**Exercise in nature:** If you frequent the gym regularly but can no longer afford a membership, opt to get your workout done in nature. Running outdoors is free, and so is riding your bike on a park path. Big bodies of water are great for swimming in, while mountains offer scenic hikes.

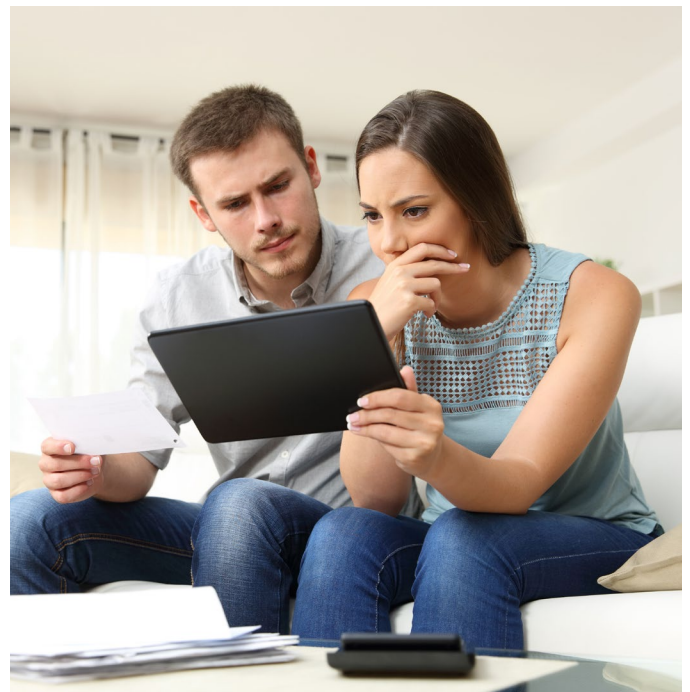
# HOW TO ACCESS EMERGENCY FUNDS

*The majority of the time, getting laid off from your job is unexpected. Following your dismissal from the workplace, it is not uncommon to go into a financial panic. If you do not have access to your own emergency fund (a savings of approximately \$500 to \$800 set aside), then you may need to seek out alternatives to help you get by.*

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Keep in mind that the period of your financial emergency can range from one week to several months. If you find that you are in a bind and need quick access to cash, have a plan in place to access money as soon as possible.

Before you seek out emergency money from a source you will most likely need to pay back over time (with or without interest), you must ensure you have good credit. A good credit score is considered anywhere above 700, on a scale of 300 to 850, while the majority of Americans in decent standing rank between 600 and 750. Your credit score is determined based on: your total debt, how many accounts you have open and how old they are, your public records, and the amount and severity of any late payments. If you fall within the bracket of a good credit score, then you can apply for assistance from different financial institutions.



The most common types of emergency funds, aside from your own personal collection, include:

## 01 Credit cards

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Make sure that if you are applying for an emergency credit card that it has a decent credit line available to suit your needs, and that it is widely accepted. If you are able to get a credit card with a rewards program, you may be able to earn cash back when you use it. In addition, try to get a credit card that requires no interest on your acquired balance for at least one year, so you have a cushion to pay off the expenses before you incur extra charges.

## 02 Loans

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If you need to make a big payment or consolidate your debt, consider taking out a personal loan to help. Typically, loans have lower interest rates than credit cards do (after their incentives), so if you need to fund something rather large in your time of need, a loan may be ideal.

## 03 Grants

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The difference between grants and credit cards or loans is that grants are entirely free. Research if there are any grants for low-income individuals – either on a local or a national scale – that can help you get back on your feet if you run out of other emergency funds or unemployment benefits.

## 04 Mortgages

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If you are a property owner, you have another option at your disposal in the form of a mortgage. If you take out a mortgage with a bank or a lender, you can help finance your home or use your home as leverage under the condition that you make payments to the financier within a certain timeframe. Mortgages are always accompanied by interest rates.

# OTHER NEED-BASED PROGRAMS

*When you lose your job, your first priority should be developing a plan B so that you can provide for your household. Whether it is just you or a family of five under one roof, hard times are upon you if you do not have a financial cushion or other family members that contribute to the monthly expenses. Now that you are familiar with what Unemployment Insurance can do for you, consider other government-sponsored programs that can provide aid during this crucial time.*



## Medicaid and Children's Health Insurance Program

If you had a job that included health insurance, it is likely you lost your health insurance as well (unless you elect for a temporary COBRA health plan through your employer). On the other hand, if you were enrolled in a private healthcare policy, you may no longer be able to afford your monthly premium. In either case, if you need financial assistance to help pay for your health insurance or your medical expenses that are no longer covered, consider applying for your state's Medicaid program. Keep in mind that your state may use an alternate name for Medicaid, like Medi-Cal in California or MassHealth in Massachusetts. Similar to UI, you must determine your eligibility and apply for Medicaid prior to getting accepted into the program and receiving discounts on your health coverage and medical expenses. If you are pregnant or have children, you can elect to apply for Children's Health Insurance Program (CHIP) benefits as well. CHIP is also sponsored by the government to ensure your child's health insurance is covered if you cannot afford it.

## Food Stamps

At the top of the list of priority expenses when you lose your job is food. If you can no longer afford to buy groceries with or without unemployment insurance, consider applying for food stamps. Now known as the Supplemental Nutrition Assistance Program, food stamp benefits are available in all 50 states. However, your food stamp allowance is determined based on your household size and income. After you apply for and are accepted into your state's food stamp program, you will set up an electronic account to have your benefits transferred, so you can use an EBT card (similar to a debit card) at all applicable venues that accept SNAP.

## Temporary Assistance for Needy Families

This program, also known as TANF, provides cash assistance via block grants from the government to families with children under 18 who need help to achieve self-sufficiency. Some of the main goals of TANF are to: help parents care for children, reduce the neediness of parents by promoting job promotion and marriage, reduce out-of-wedlock pregnancies and encourage the maintenance of two-parent households. Just as with other government-sponsored aid, TANF requires a full application process.



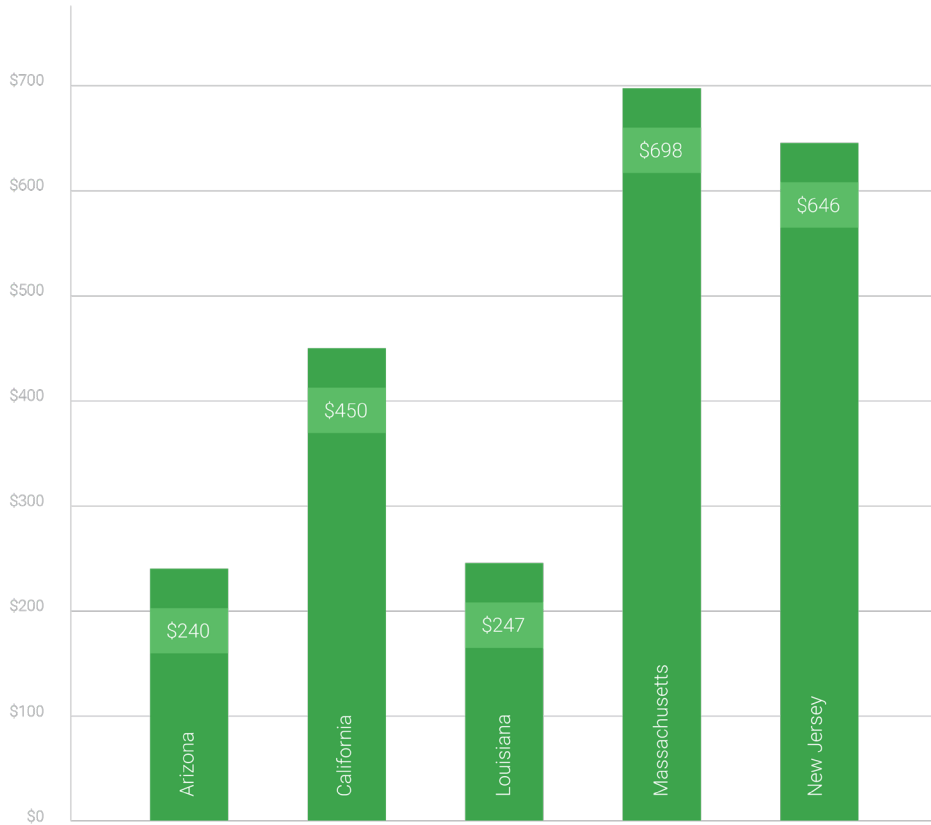
# DIFFERENCES IN STATE UNEMPLOYMENT RATES

*As you have read already in this eBook, the amount of unemployment insurance benefits dispensed in each state varies. Take a look at the below bar graph, which illustrates the range of weekly UI benefit payouts for five different U.S. states.*

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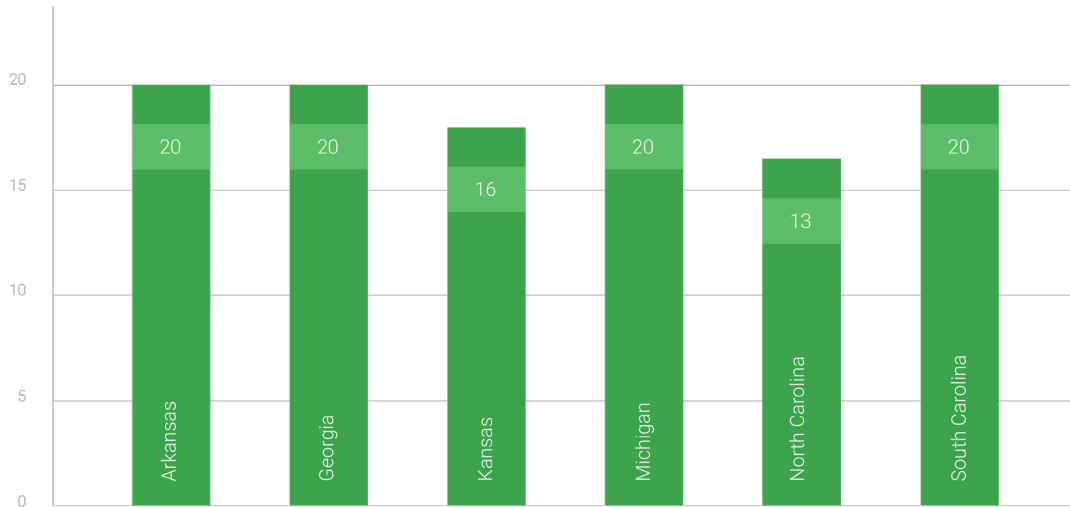


# STATES THAT OFFER LOWEST BENEFIT TERMS

*Even though most states allow you to collect unemployment benefits for up to 26 weeks, there are certain states that made cutbacks to their UI programs in recent years. The below chart illustrates the states that do not allow for up to 26 weeks of UI benefits.*

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# NATIONAL FACTS AND STATISTICS ABOUT UNEMPLOYMENT

*The research you conduct regarding how to go about filing your unemployment claim will be centered around your home state. However, if you are curious about how unemployment insurance has affected the nation as a whole, in the past and present, there is much to learn. Continue below to learn more about how UI has evolved and impacted the United States in recent years.*

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Massachusetts is the only state that offers an automatically extended unemployment insurance term beyond 26 weeks. Currently, you can receive UI benefits in MA for up to 30 weeks. In addition, Massachusetts offers the highest payout of unemployment compensation, topping out at \$698 per week.

Six states offer UI benefit terms of less than 26 weeks, including: Arkansas, Georgia, Kansas, Michigan, North Carolina and South Carolina. The state of North Carolina offers the lowest term of benefits, totaling just 13 weeks.

Arizona and Louisiana currently offer the lowest weekly benefit payouts of UI, totaling \$240 and \$247, respectively. Both states offer unemployment insurance for the full 26-week term.

You cannot collect benefits automatically in states that require a mandatory waiting period. You must wait at least one week to receive your first benefits check, and you will not be accommodated for the waiting period.

It is mandatory to search for a job in order to qualify for unemployment insurance in all 50 U.S. states.

In addition to the 50 U.S. states, you can also file claims for unemployment benefits in the District of Columbia, Puerto Rico and the U.S. Virgin Islands.

Currently, 4.9 percent of Americans (7.8 million) are experiencing unemployment as of July 2016. The highest rate of unemployment occurred in October 2009 and totaled 10 percent.

In the summer months of 2016, employers in the U.S.

consistently offered more than 200,000 new jobs to Americans.

It takes the average American roughly six weeks, or 43 days to find a job. The industries that fill jobs the quickest are hospitality and retail, totaling 36 and 40 days, respectively. On the contrary, to land a job in the health care industry takes up to 65 days.

Analytics-based recruitment software program Jobvite notes that the average open job position receives 59 applicants. However, only 12 percent of candidates actually land an interview with that potential employer.

All unemployment compensation earnings must be reported for income tax. At the end of the year, you will receive Form 1099-G, Certain Government Payments, which will include the amount of UI benefits paid to you and what monies were withheld federally. If you chose to fill out Form W-4V, Voluntary Withholding Request, to not have any taxes withheld, you can either pay estimated quarterly taxes or pay your UI taxes at the end of the year.

If you relocate to another state while still receiving UI benefits, you must contact your new home state to see if you can still file for unemployment compensation there.

If you regularly fail to file unemployment claims with updates regarding your income and your job search, your state can disqualify you from the UI benefits program.

If you commit UI fraud (by continuing to collect payments after finding employment or committing identity theft to collect benefits), it is possible to receive a prison sentence.

# CONTACTING THE UNEMPLOYMENT INSURANCE OFFICE IN YOUR STATE

*As you are now well aware, unemployment benefits are dispensed at a state level. After reading this eBook, if you decide to file for unemployment compensation, you must locate your state's Unemployment Insurance agency. By reaching out to a qualified representative, you can find out the exact steps required to file your first unemployment claim, and how to submit the paperwork.*

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Prior to contacting your nearest UI office, collect the necessary information, in case you are able to begin filing your claim by phone. Have the following information handy: name and current address, telephone number, previous place of employment, ex-employer contact information, the dates you were employed and any relevant information regarding wages earned.

If you are simply calling a UI agent to find out how to file your claim online, make sure to prepare additional information related to your case. If you believe you may need documentation to support your unemployment claim, have the necessary files readily available for upload, or print them out if your UI agency requests the information by mail or by fax.

You may also need to have your Unemployment Insurance agency's contact information handy, in case you need to follow up on an appeal or a petition. In addition, if a claims examiner contacts you to request an interview to finalize a decision on your case and you need to reschedule, contact your state UI office. If you have any further questions regarding UI eligibility or the application process as a whole, an unemployment benefits agent in your home state will be at your service.

State	State UI Agency Resource
Alabama	<a href="https://labor.alabama.gov/uc/unemployment-compensation.aspx">https://labor.alabama.gov/uc/unemployment-compensation.aspx</a>
Alaska	<a href="http://labor.alaska.gov/unemployment/">http://labor.alaska.gov/unemployment/</a>
Arizona	<a href="https://des.az.gov/services/employment/unemployment-individual">https://des.az.gov/services/employment/unemployment-individual</a>
Arkansas	<a href="http://www.arkansas.gov/esd/UI/UIClaim.htm">http://www.arkansas.gov/esd/UI/UIClaim.htm</a>
California	<a href="http://www.edd.ca.gov/">http://www.edd.ca.gov/</a>
Colorado	<a href="https://www.colorado.gov/cdle/unemployment">https://www.colorado.gov/cdle/unemployment</a>
Connecticut	<a href="http://www.ctdol.state.ct.us/UI-Online/index.htm">http://www.ctdol.state.ct.us/UI-Online/index.htm</a>
Delaware	<a href="https://ui.delawareworks.com/">https://ui.delawareworks.com/</a>
District of Columbia	<a href="https://does.dcnetworks.org/claimantservices/Logon.aspx">https://does.dcnetworks.org/claimantservices/Logon.aspx</a>
Florida	<a href="http://www.floridajobs.org/job-seekers-community-services/reemployment-assistance-center/claimants/file-an-initial-claim">http://www.floridajobs.org/job-seekers-community-services/reemployment-assistance-center/claimants/file-an-initial-claim</a>
Georgia	<a href="https://dol.georgia.gov/file-unemployment-insurance-claim">https://dol.georgia.gov/file-unemployment-insurance-claim</a>
Hawaii	<a href="http://labor.hawaii.gov/ui/">http://labor.hawaii.gov/ui/</a>
Idaho	<a href="http://labor.idaho.gov/dnn/idl/UnemploymentInsurance/UnemploymentBenefits.aspx?AspxAutoDetectCookieSupport=1">http://labor.idaho.gov/dnn/idl/UnemploymentInsurance/UnemploymentBenefits.aspx?AspxAutoDetectCookieSupport=1</a>
Illinois	<a href="http://www.ides.illinois.gov/Pages/Unemployment%20Insurance.aspx">http://www.ides.illinois.gov/Pages/Unemployment%20Insurance.aspx</a>
Indiana	<a href="http://www.in.gov/dwd/2362.htm">http://www.in.gov/dwd/2362.htm</a>
Iowa	<a href="https://www.iowaworkforcedevelopment.gov/file-claim-unemployment-insurance-benefits">https://www.iowaworkforcedevelopment.gov/file-claim-unemployment-insurance-benefits</a>
Kansas	<a href="https://www.getkansasbenefits.gov/Home.aspx">https://www.getkansasbenefits.gov/Home.aspx</a>

State	State UI Agency Resource
Kentucky	<a href="http://kcc.ky.gov/career/If-you-are-Unemployed/Pages/default.aspx">http://kcc.ky.gov/career/If-you-are-Unemployed/Pages/default.aspx</a>
Louisiana	<a href="https://www.louisianaworks.net/hire/vosnet/Default.aspx">https://www.louisianaworks.net/hire/vosnet/Default.aspx</a>
Maine	<a href="https://www.maine.gov/labor/unemployment/index.shtml">https://www.maine.gov/labor/unemployment/index.shtml</a>
Maryland	<a href="http://www.dllr.state.md.us/employment/uibenefits.shtml">http://www.dllr.state.md.us/employment/uibenefits.shtml</a>
Massachusetts	<a href="http://www.mass.gov/lwd/unemployment-insur/">http://www.mass.gov/lwd/unemployment-insur/</a>
Michigan	<a href="http://www.michigan.gov/uia/0,4680,7-118-52610---00.html">http://www.michigan.gov/uia/0,4680,7-118-52610---00.html</a>
Minnesota	<a href="http://www.uimn.org/uimn/employers/">http://www.uimn.org/uimn/employers/</a>
Mississippi	<a href="http://www.mdes.ms.gov/employers/unemployment-tax/">http://www.mdes.ms.gov/employers/unemployment-tax/</a>
Missouri	<a href="https://labor.mo.gov/Employers">https://labor.mo.gov/Employers</a>
Montana	<a href="https://app.mt.gov/ui4u/index">https://app.mt.gov/ui4u/index</a>
Nebraska	<a href="https://dol.nebraska.gov/UIBenefits">https://dol.nebraska.gov/UIBenefits</a>
Nevada	<a href="http://ui.nv.gov/ess.html">http://ui.nv.gov/ess.html</a>
New Hampshire	<a href="http://www.nhes.nh.gov/services/employers/claimtax.htm">www.nhes.nh.gov/services/employers/claimtax.htm</a>
New Jersey	<a href="http://lwd.dol.state.nj.us/labor/ui/ui_index.html">http://lwd.dol.state.nj.us/labor/ui/ui_index.html</a>
New Mexico	<a href="https://www.dws.state.nm.us/">https://www.dws.state.nm.us/</a>
New York	<a href="http://labor.ny.gov/ui/ui_index.shtm">http://labor.ny.gov/ui/ui_index.shtm</a>
North Carolina	<a href="https://des.nc.gov/des">https://des.nc.gov/des</a>



State	State UI Agency Resource
North Dakota	<a href="http://www.jobsnd.com/unemployment-for-individuals">http://www.jobsnd.com/unemployment-for-individuals</a>
Ohio	<a href="http://jfs.ohio.gov/ouc/">http://jfs.ohio.gov/ouc/</a>
Oklahoma	<a href="https://unemployment.state.ok.us/">https://unemployment.state.ok.us/</a>
Oregon	<a href="http://www.oregon.gov/EMPLOY/Unemployment/Pages/default.aspx">http://www.oregon.gov/EMPLOY/Unemployment/Pages/default.aspx</a>
Pennsylvania	<a href="http://www.uc.pa.gov/unemployment-benefits/file/Pages/File%20an%20Initial%20Claim.aspx">http://www.uc.pa.gov/unemployment-benefits/file/Pages/File%20an%20Initial%20Claim.aspx</a>
Puerto Rico	<a href="https://trabajo.pr.gov/">https://trabajo.pr.gov/</a>
Rhode Island	<a href="http://www.dlt.ri.gov/lmi/news/quickref.htm">http://www.dlt.ri.gov/lmi/news/quickref.htm</a>
South Carolina	<a href="https://dew.sc.gov/individuals">https://dew.sc.gov/individuals</a>
South Dakota	<a href="https://dlr.sd.gov/ui/">https://dlr.sd.gov/ui/</a>
Tennessee	<a href="http://www.tennessee.gov/workforce/section/unemployment">http://www.tennessee.gov/workforce/section/unemployment</a>
Texas	<a href="http://www.twc.state.tx.us/jobseekers/eligibility-benefit-amounts">http://www.twc.state.tx.us/jobseekers/eligibility-benefit-amounts</a>
Utah	<a href="https://jobs.utah.gov/ui/ContinuedClaims/UIAccountHome.aspx">https://jobs.utah.gov/ui/ContinuedClaims/UIAccountHome.aspx</a>
Vermont	<a href="http://labor.vermont.gov/unemployment-insurance/">http://labor.vermont.gov/unemployment-insurance/</a>
Virgin Islands	<a href="http://www.vidol.gov/unemployment-insurance/">http://www.vidol.gov/unemployment-insurance/</a>
Virginia	<a href="http://www.vec.virginia.gov/unemployed">http://www.vec.virginia.gov/unemployed</a>
Washington	<a href="https://esd.wa.gov/unemployment">https://esd.wa.gov/unemployment</a>
West Virginia	<a href="http://workforcewv.org/unemployment/claimants.html">http://workforcewv.org/unemployment/claimants.html</a>

State	State UI Agency Resource
Wisconsin	<a href="http://dwd.wisconsin.gov/uitax/">dwd.wisconsin.gov/uitax/</a>
Wyoming	<a href="https://doe.state.wy.us/lnetclaims/">https://doe.state.wy.us/lnetclaims/</a>





# UNEMPLOYMENT ASSISTANCE

Your Comprehensive Guide to Unemployment Benefits

[unemploymentassistance.org](http://unemploymentassistance.org)