

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.



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

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

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

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

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).

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.

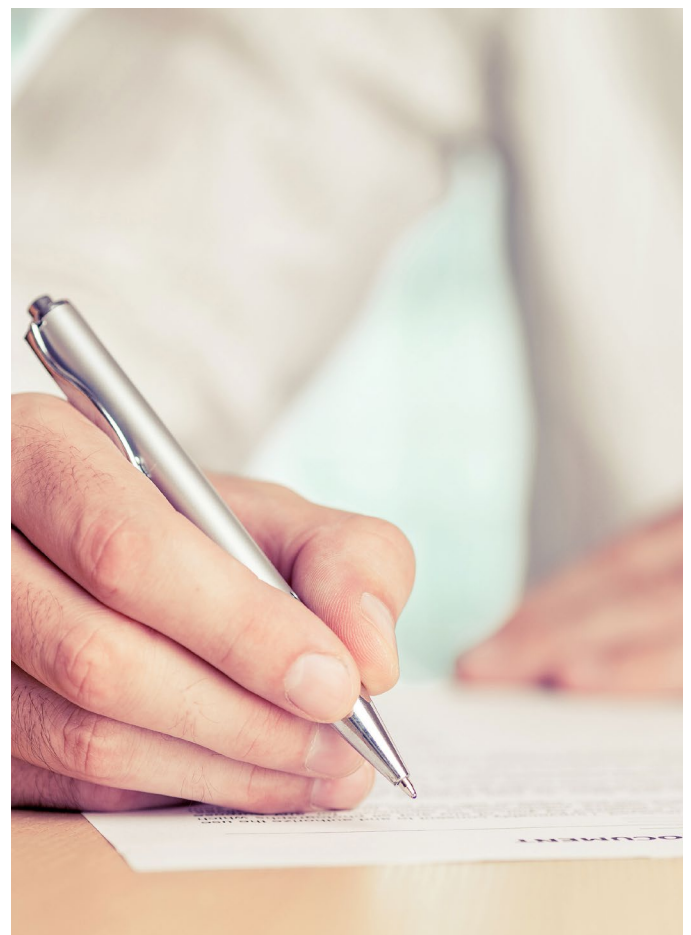
Submit your request: Visit your state's Unemployment Insurance agency website to determine the exact requirements necessary to file the new paperwork for your UI extension. You may need to file an entirely new claim with repetitive information, depending on the process, and you may do so online or by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



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.

02 Partaking in weekly TAA-approved training.

03 Performing as required by your training program.

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

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

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

02 Your Social Security Number

03 Your petition number

04 Company contact information

05 Dates of your work history

06 The reason for your job loss

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

08 Training details (enrollment or interest)

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:





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

02 Temporary work

03 Contracted labor

04 Side jobs and/or casual work

05 Commission-only jobs

06 Profits from self-employment

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.

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

03 Jail time and/or a prison sentence.



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.

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.



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.

02 You lost your work space.

03 Your work place is damaged.

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

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.

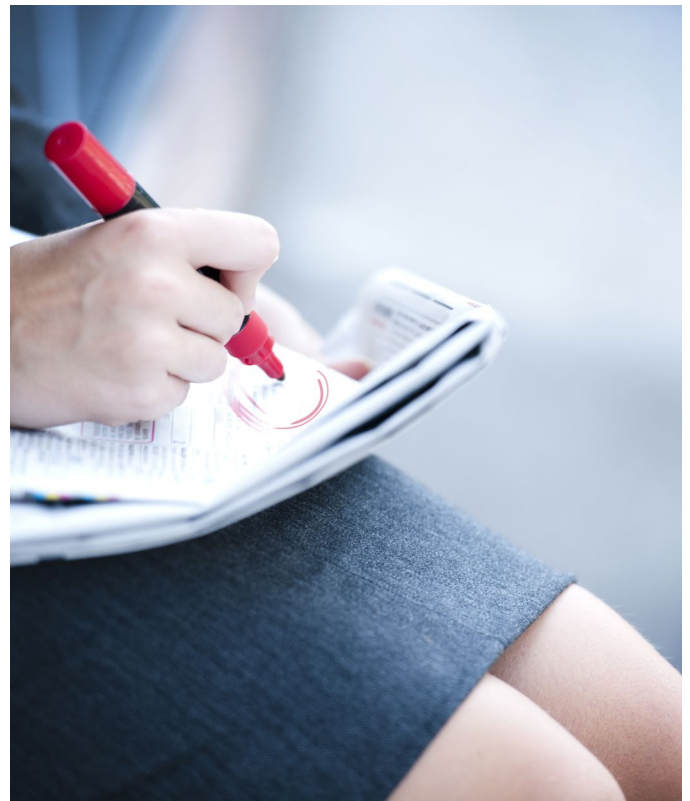
If you were evacuated or had to relocate to another state due to the effects of the disaster, first speak with your home state's UI agency for assistance. You can also speak with a representative at the Unemployment Insurance office of the state that you moved to.



UNEMPLOYMENT MAINTAINS DOWNWARD TREND IN 2016

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

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.

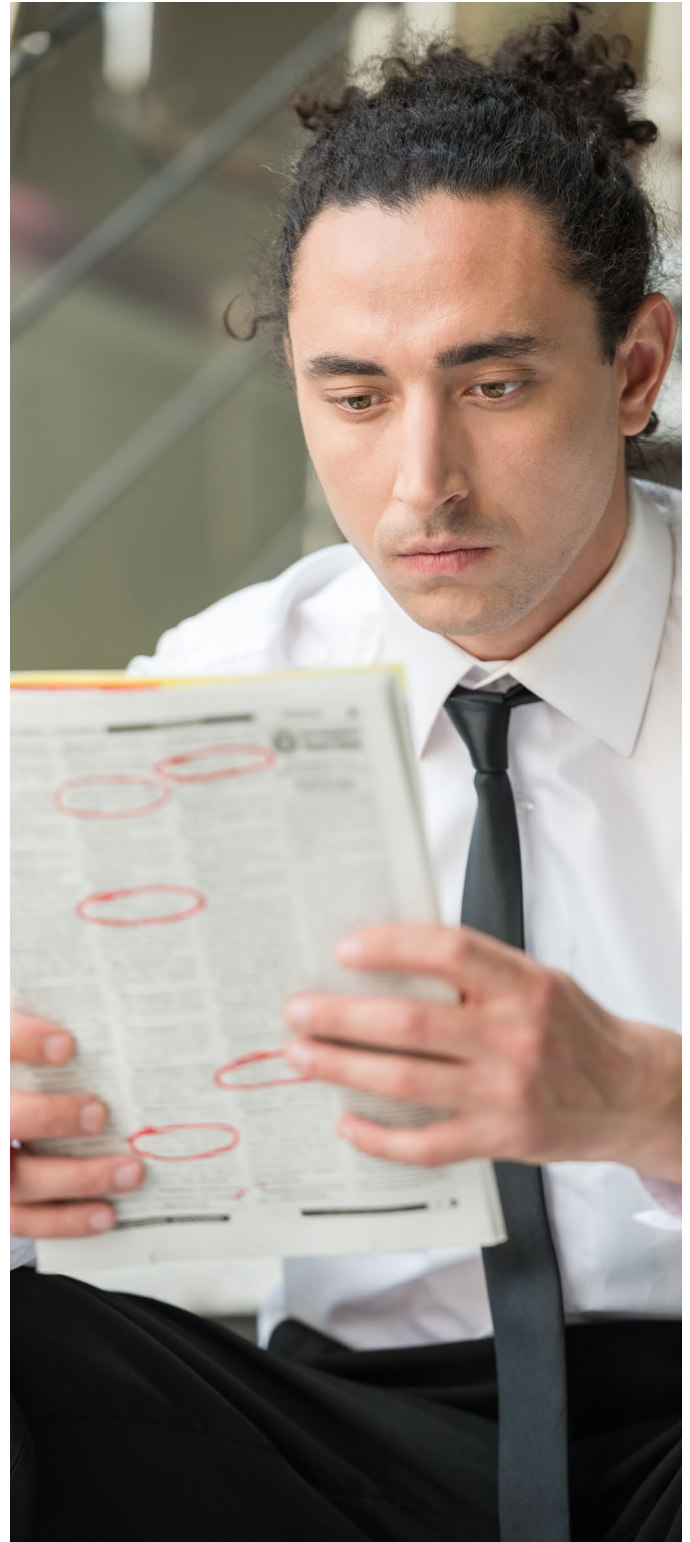


One important distinction to make is the difference between those who are unemployed and those who are receiving unemployment benefits. The vast majority of unemployed Americans are comprised of those who lost their jobs due to issues related to misconduct or quitting, retirees and new college graduates 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.



01 Speak in a positive tone

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

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

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

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

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

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.



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?"

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.

02 Smile and make eye contact.

03 Stay emotionally centered and calm.

04 Do not offer more information than necessary.

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.



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.

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.

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

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

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

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

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

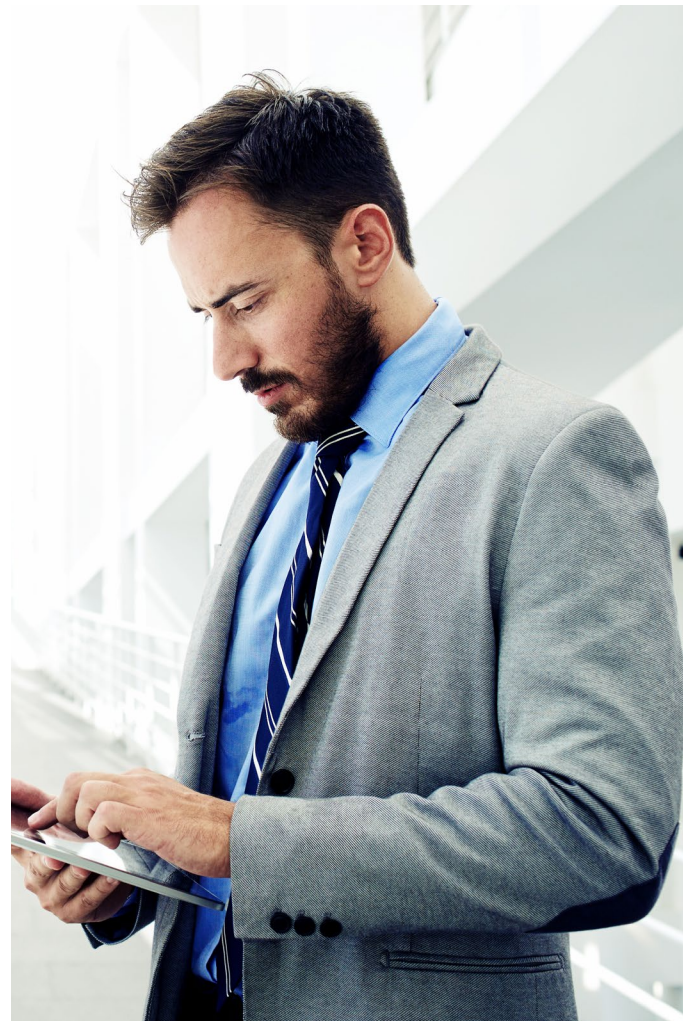
If you had a job that included health insurance, it is likely you lost your health insurance as well (unless you elect for a temporary COBRA health plan through your employer). On the other hand, if you were enrolled in a private healthcare policy, you may no longer be able to afford your monthly premium. 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

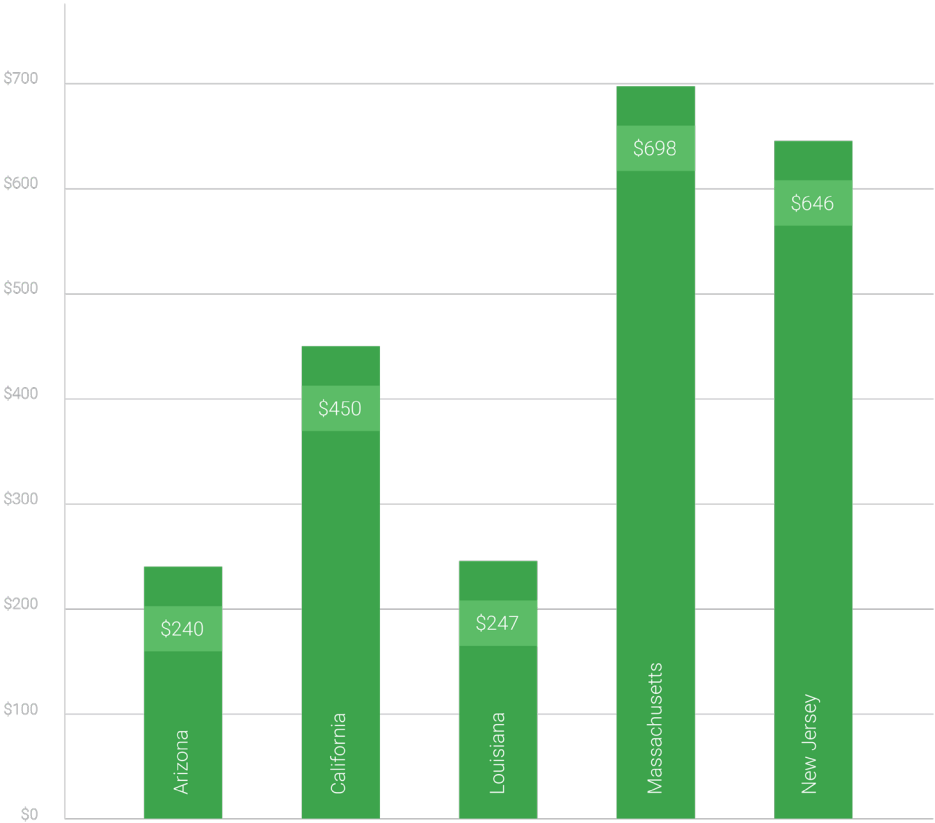
This program, also known as TANF, provides cash assistance via block grants from the government to families with children under 18 who need help to achieve self-sufficiency. Some of the main goals of TANF are to: help parents care for children, reduce the neediness of parents by promoting job promotion 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.

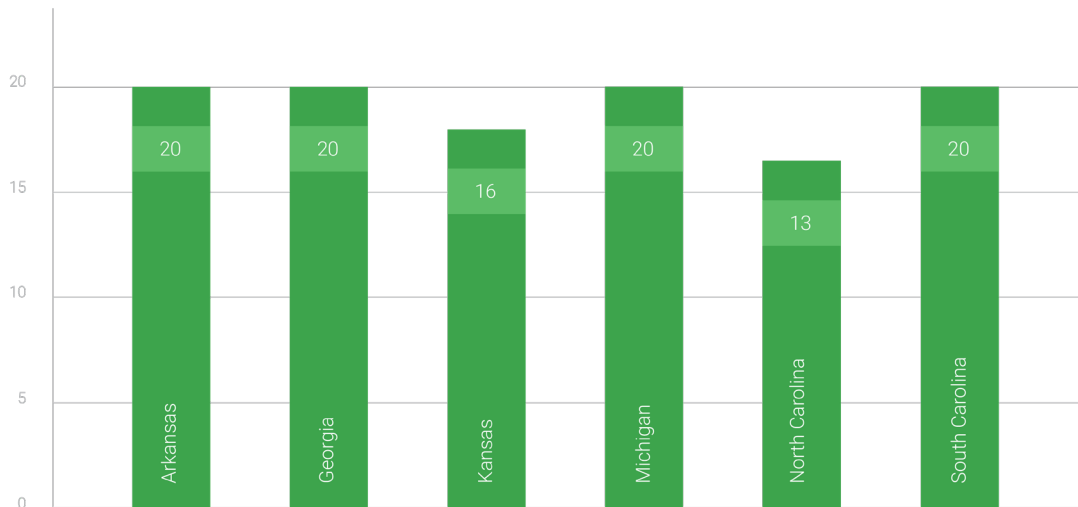




STATES THAT OFFER LOWEST BENEFIT TERMS

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.





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.



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.

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

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

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

State	State UI Agency Resource
Wisconsin	dwd.wisconsin.gov/uitax/
Wyoming	https://doe.state.wy.us/lnetclaims/





UNEMPLOYMENT ASSISTANCE

Your Comprehensive Guide to Unemployment Benefits

unemploymentassistance.org