



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.

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.



TABLE OF CONTENTS

08 History of Unemployment Insurance

10 What are unemployment benefits?

14 Unemployment Eligibility Requirements

18 Unemployment Insurance for Ex-Military Members

23 Unemployment Insurance for Federal Workers

25 How to File a Claim

28 How Your Claim Is Processed

32 How to Request an Appeal if Disqualified

35 How to Prepare for the Unemployment Insurance Interview as a Claimant

37 How to Prepare for the Unemployment Insurance Interview as an Employer

39 Documenting Your Job Search

42 When do you start receiving unemployment benefits?

44 How much do you receive in unemployment benefits?

47 How to Extend Unemployment Insurance Benefits

49 How to Apply for Trade Readjustment Allowances

53 What to do when you become employed again?

57 The Self-Employment Assistance Program

59 The Disaster Unemployment Assistance Program

62 Unemployment Benefits Articles

Unemployment Maintains Downward Trend in 2016

How to Explain Unemployment To Your Children

9 Tips For Writing The Perfect Resume

Preparing For a Job Interview and Discussing Your Layoff

10 Ways to Make Money During Unemployment

Budgeting Tips

How to Access Emergency Funds

Other Need-Based Programs

80 Differences in State Unemployment Rates

82 States That Offer Lowest Benefit Terms

84 National Facts/Statistics About Unemployment Claims

86 Contacting the Unemployment Benefits (Unemployment Insurance) Office in Your State

87 Unemployment Insurance Office Directory



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.

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 recessional 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.



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.

02 Were laid off at work.

03 Quit your job due to compromising circumstances.

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

05 Had your hours drastically reduced.

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

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.

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

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

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

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

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:



01 You must have been honorably discharged

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

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

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

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

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

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

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.

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.



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:

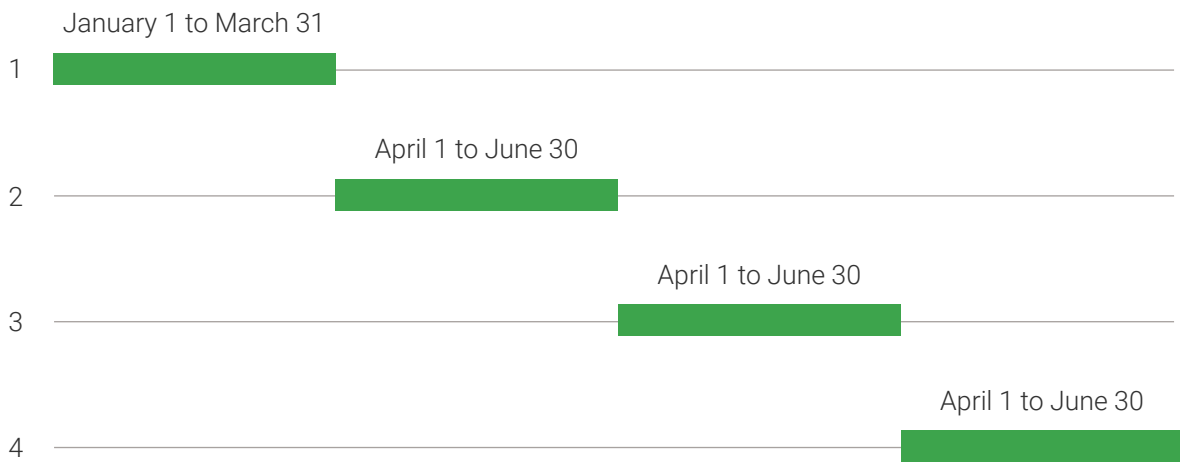
Since the governing bodies in each U.S. state control each unemployment program, your benefits will vary depending on where you live, or decide to relocate following your dismissal as a federal civilian employee. The state in which you reside will determine the length of your benefits and the amount 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

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



02 Your base period

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

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

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

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

06 Weekly benefit rate

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

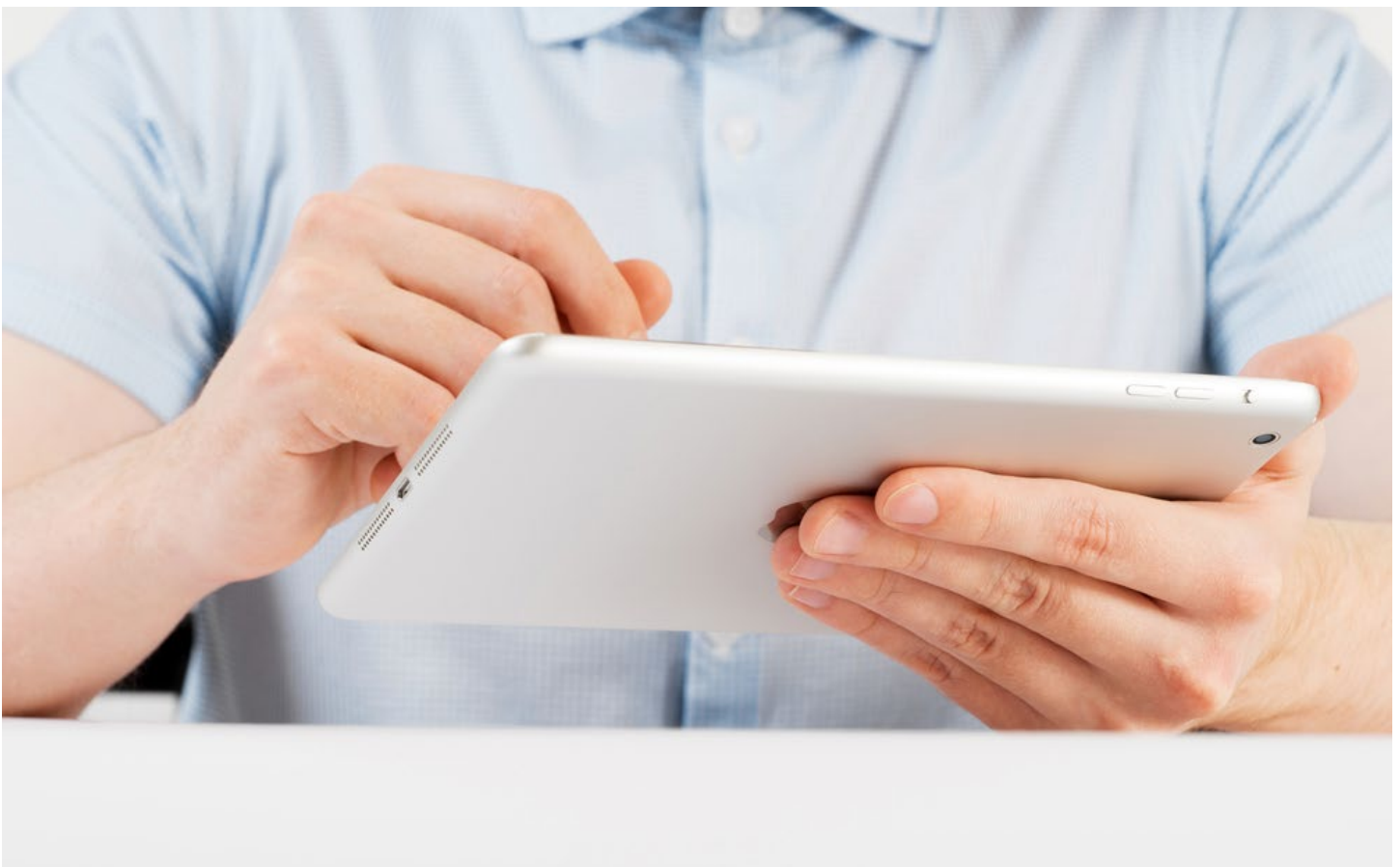
Two formulas are used to compute your benefits: UCB-700 if you have enough benefits to qualify, and UCB-736 if you do not have enough benefits to qualify for UI. You will receive a mailed document of this report, which will arrive shortly after filing your very first claim. Review this report to ensure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

08 Maximum weekly earnings

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

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.



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:

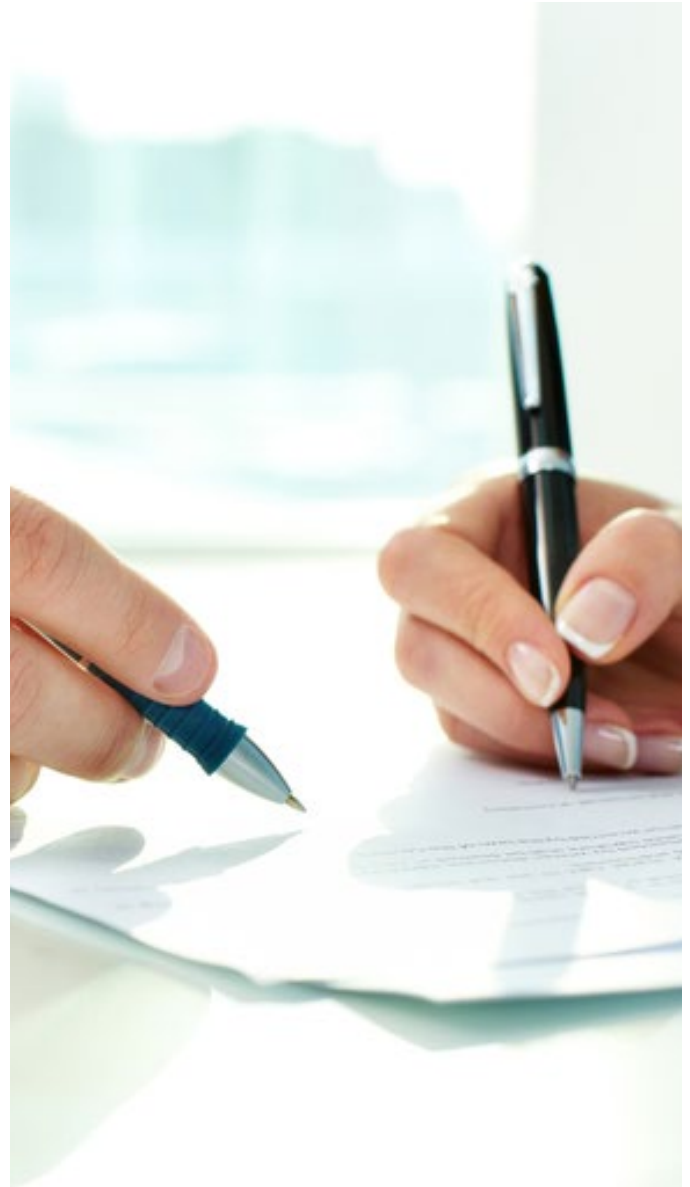
Review the appeal timeframe: Each state offers a different window in which to file your unemployment appeal, beginning with the date printed on your denial letter. You may have anywhere from one week and one month to file your appeal.

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.

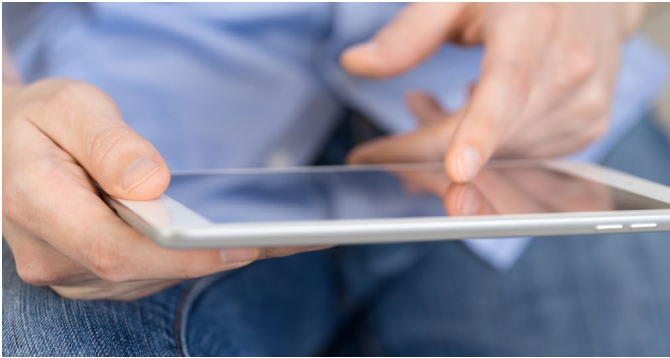
Make sure to obtain the proper form to file your appeal in the proper timeframe. If your state does not offer an official form to begin your appeals process, send a letter to the designated contact listed on your state's UI website.

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.

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.

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:

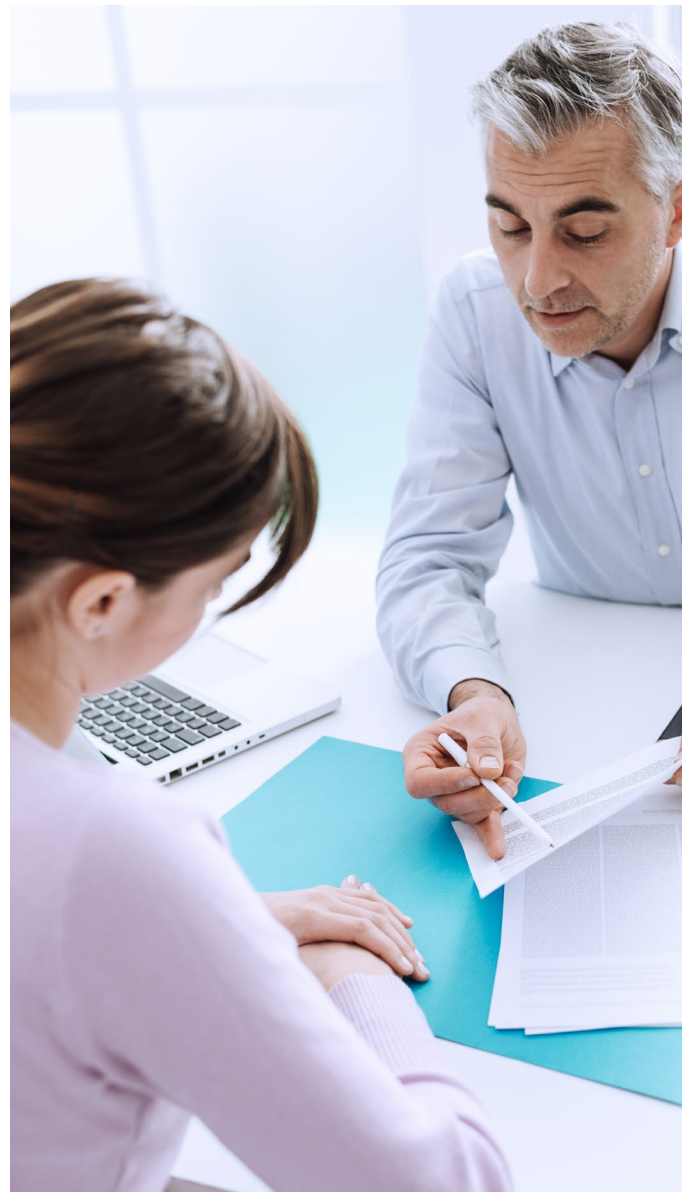
Job performance reports: If the worker you dismissed was warned of poor work performance through a series of reports, or by using a warning system at the workplace, it is vital to present these documents to the claims examiner. By providing a paper trail that explains below-average job execution, you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

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

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

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

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

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

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

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

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

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.