**Unemployment Benefits FAQs**

**[insert state]**

**Q. Why would I file for unemployment if I’m technically not unemployed and just on a reduced schedule?**

A. Some states provide employees with unemployment benefits if your hours are reduced due to a business slowdown or a lack of demand as a result of COVID-19. Depending on the extent of your schedule reduction, you may be able to receive unemployment benefits. In addition, you would need to file for unemployment through the state you work in to receive the additional benefits under the CARES Act.

**Q: Am I eligible for unemployment?**

A: In order to determine eligibility, you must first apply for unemployment. If you’re working reduced hours due to COVID-19, select one of those two separation reasons (noted above) when filing your claim.

**Q: How do I file for unemployment insurance?**

A: The fastest and most efficient way to file a new claim is to file online at [insert name and web address for unemployment in applicable state]. If you don't have access to a computer or need assistance, you may file over the phone by calling [insert number]. Most states are ensuring that claimants do not miss out on any weeks of eligibility due to the high call volume. Benefits begin the week when you initially attempted to file.

**Q: What is the process for filing unemployment?**

A: Filing for unemployment benefits is a multistep process.

1. The first step is to **create an online account** at [insert state’s unemployment agency web address]. You will need the following information handy:

* Your Social Security Number
* Information about your most recent employment and pay
* Work history for the last two years
* Bank routing and account numbers for direct deposit

1. You will have to **complete a weekly certification or report of some type**. A weekly certification is a series of yes/no questions that helps determine your eligibility for benefits each week. If you do not complete a weekly certification, you will not be considered for payment.
2. Regularly check your **Claim Status**.

**Q:** **What is the current maximum benefit amount?**

A:[insert state] unemployment benefits currently provide a maximum of $[insert dollar amount/week for up to XX] weeks. Additionally, the federal government is providing additional benefit through the CARES Act. The CARES Act provides for a weekly payment of $600 in addition to the state unemployment benefits to which an individual is entitled. Pandemic Unemployment Compensation through CARES is a flat amount, fully funded by the federal government, and will be available through July 31, 2020.

**Q: Do I need to separately apply for this additional payment through the federal government?**A: The federal government is providing additional benefit through the CARES Act. As of April 17, 2020, most states are awaiting guidance for issuing those payments. Any federal benefits owed will be paid retroactively.

**Q: Will I receive two checks?**  
A: [Insert name of state’s unemployment agency] is awaiting guidance from the U.S. Department of Labor to implement the new assistance programs. Once they receive the final guidance, benefits should start to pay out. You will generally receive your unemployment payments by direct deposit or debit card.

**Q: How soon will I receive unemployment insurance benefits?**

A: Depending on your state, after you have filed a claim, it takes [insert time frame in days or weeks] to receive your first payment. Some states are still awaiting guidance for issuing the additional $600 in federal benefits. However, any federal benefits owed will be paid retroactively.

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