

## Partnering with Families to Build Economic Security During Emergencies



# How Early Care and Education Professionals Can Help You Access Unemployment Benefits

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You may lose your job or have your work hours reduced at any time, including during an emergency or natural disaster. Early care and education professionals can work with you to access information about unemployment insurance benefits.

The U.S. Department of Labor's unemployment insurance programs provide unemployment benefits to eligible workers who lose their jobs through no fault of their own. Benefits usually come in the form of weekly cash payments. Unemployment insurance is funded by state and federal governments.

Your early care and education professional can partner with you to:

1. Determine your eligibility for unemployment insurance benefits
2. Apply for unemployment insurance benefits
3. Look for a new job
4. Track your progress and celebrate your successes



## Spotlight On: Unemployment Insurance Benefits

### 1. Determine Your General Eligibility for Unemployment Insurance Benefits Workers who become unemployed.

Each state administers its own unemployment insurance program, but all states follow the same federal guidelines. Workers typically qualify if they:

- Are unemployed through no fault of their own. In most states, this means you lost your last job due to a lack of available work.
- Meet work and wage requirements. You must meet your state's requirements for wages earned or time worked during an established period of time, called the "base period."
- In most states, the base period is a one-year period. It is usually the first four of the last five completed calendar quarters before the time that a claim is filed. For example, if someone lost their job on May 1, 2020, the base period would be from January 1, 2019, to December 31, 2019.
- Meet any additional state requirements. You can visit these websites to find information about your state's unemployment insurance office:
  - [How Do I File For Unemployment Insurance](#)
  - [Unemployment Benefits Finder](#)

**Workers whose hours are reduced.** You may be able to receive partial unemployment benefits if your work hours have been reduced. This will depend on your state's specific requirements. Contact your state unemployment insurance office to learn more.

### 2. Apply for Unemployment Insurance Benefits

Early care and education professionals can help you understand the unemployment insurance claims process. They can also help you gather the documentation you need to apply.

- **File a claim.** To receive unemployment insurance benefits, you need to file a claim with the unemployment insurance program in the state where you worked. Depending on the state, you may file your claim in person, by telephone, or online.
  - You should contact your state's unemployment insurance program as soon as possible after becoming unemployed.
  - Generally, you should file your claim with the state where you worked. If you worked in a state other than where you now live, or if you worked in multiple states, contact the state unemployment insurance office where you now live. They can give you information about how to file your claim with other states.

- When filing a claim, you will be asked to provide certain information, such as the addresses and dates of your former employment. To help make sure your claim is not delayed, be sure to give complete and correct information.
- You may have to wait two to three weeks after filing your claim to receive your first benefit check.
- **Direct deposit.** Depending on the state in which you live, you may be able to sign up for direct deposit of your unemployment benefits into a checking or savings account. Direct deposit is a quick and secure way to receive funds. If you do not have a checking or savings account, your early care and education professional can work with you to open an account.



*See Family Tip Sheet 3 for more information about opening a bank or credit union account.*

- **Make a budget.** The amount you receive in unemployment benefits may not be the same as what you earned in your job. You can use online tools such as the Make a Budget Worksheet from the Federal Trade Commission to create a budget for your unemployment benefits.
- **Check the effect of unemployment benefits on your eligibility for other assistance.** Sometimes unemployment benefits may impact a person's ability to receive other government aid, such as housing or food assistance. Contact your state unemployment insurance office and ask if your unemployment benefits will affect your eligibility for other forms of assistance.
- **Keep trying.** Sometimes there are long wait times or other barriers when trying to connect with state unemployment insurance offices. It is important to keep trying.
- **Denial of unemployment benefits.** If you are denied unemployment benefits, you can appeal the decision with your state's unemployment insurance office. Ask your early care and education professional for help with the appeal process.

### 3. Look for a New Job

You can look for new work while receiving unemployment benefits. Here are some free resources to help you find a new job:

- The American Job Centers offers services tailored to your needs. These include job training services, career planning and guidance, and much more.
- CareerOneStop provides online tools to help you find a job, access training opportunities, and conduct career planning.

- The Department of Labor’s toll-free call center can assist you with questions you have about job loss, layoffs, business closures, unemployment benefits, and job training:
  - 1-877-US-2JOBS (1-877-872-5627)
  - TTY: 1-877-889-5627.



*See Family Tip Sheet 5 for more information about pursuing your employment and career goals.*

#### **4. Track Your Progress and Celebrate Your Successes**

Early care and education professionals can follow up with you about your progress with accessing unemployment benefits. Celebrate your successes!

Other Family Tip Sheets about building your family’s economic security during emergencies are available. Check with your early care and education professional.

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