

If your hours or wages have been reduced, your ability to work has been impacted, or you have lost your employment as a result of COVID-19, here are some resources you may be able to access for some initial financial relief.

## UNEMPLOYMENT INSURANCE

**If you have lost your job or had your hours or wages reduced for COVID-19-related reasons, including being unable to work due to school or child care closures, you may be eligible for unemployment insurance.**

Benefit amounts vary by state. The national average for unemployment benefits is about \$300 per week depending on your past earnings. Some states offer a larger benefit than others; for example Massachusetts offers about \$800 per week per individual, while states like Florida only provide up to \$250 per week. The amount you actually receive is based on your past earnings.

Regardless of what the standard benefit in your state is, as of April 1 through December 31, 2020, when you apply for unemployment insurance:

- You may be able to receive an additional \$600 per week on top of the standard benefit amount (this added benefit is only currently available until July 31, 2020).
- You may be eligible for an additional 13 weeks of benefits; benefits period is increased from 26 weeks to 39 weeks.
- The traditional one-week waiting period has also been waived for all new claimants; workers can begin qualifying for benefits on the first day of lost wages.
- Work search and work registration requirements have been temporarily waived for all claimants. Claimants are not required to prove they have applied or searched for a new job to maintain benefits.

Filing a claim online is the fastest method. States are strongly encouraging this option given the large request volume. Once your claim is approved, benefits can be applied retroactively to the date your earnings were reduced (effective after April 1, 2020). However, seeing your first payment might take upwards of four weeks, given surges in demand for benefits.

A full list of unemployment benefits by state, including links to the unemployment office website in each state, is available at the end of this document.

# PANDEMIC UNEMPLOMENT ASSISTANCE

**People who don't ordinarily qualify for Unemployment Insurance may be eligible to receive benefits under the Pandemic Unemployment Assistance (PUA) program.**

This includes:

- Independent contractors
- Self-employed individuals
- Business owners who have had to close their business
- Individuals who remain employed but whose hours have been reduced
- Individuals who have already exhausted unemployment insurance benefits in their state.

PUA claimants will receive standard benefits that are determined by each state. In some cases, it may be based on past earnings, but not always. In addition to the standard benefit, all PUA claimants are eligible for the additional \$600 per week from April 1 through Jul 31, 2020. For workers whose time has been reduced, standard benefits are prorated but claimants can receive the full \$600 additional benefit.

Similar to Unemployment Insurance, PUA claimants are eligible for 39 weeks of standard benefits. The traditional one-week waiting period has also been waived for all new claimants; workers can begin qualifying for benefits on the first day of lost wages. Benefits may be paid retroactively if there are delays in processing your application. Work search and work registration requirements have been temporarily waived. Claimants are not required to prove they have applied or searched for a new job to maintain benefits.

The PUA benefit has generated a lot of confusion across states. Most claimants have been directed to submit their claims through their states' Unemployment Insurance agencies, but in many states these agencies are not set up to approve these particular claims yet since they traditionally would not qualify. High volumes of PUA claimants are reporting rejected cases.

States are working to create new systems to process PUA claims. Claimants who have been rejected are encouraged to keep checking your state's Unemployment Insurance website for updates on how to apply for PUA. California anticipates having their PUA claims site ready on April 28th. Pennsylvania and Massachusetts are asking claimants to wait until the end of April to begin submitting claims. Michigan, Illinois, and Wisconsin aim to have their systems set up within the next week or two. PUA claimants will likely not see benefits until at least a month from now.

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## ECONOMIC IMPACT PAYMENT (\$1,200)

**Regardless of your employment status, cash may be on its way to you in the form of a \$1,200 payment.**

The full \$1,200 amount is available for people making up to \$75,000 (individual) and \$150,000 (married). Benefits are reduced if your individual or household earnings pass this threshold and they phase out completely if you earn over \$99,000 (individual) or \$188,000 (married). In addition to benefits for adults, an additional \$500 cash payment is available per child up to three children per household. You can estimate your household's expected check using an [online calculator](#).

If you haven't yet received your payment, whether or not you have to take action depends on how up to date you are on your taxes. Payments will be sent based on your 2019 or 2019 adjusted gross income on your tax return. If you haven't filed a tax return for either of these years, you should do so quickly if you can. As part of your return, it is encouraged that you provide direct deposit information so the check can be wired directly to your account.

If you aren't able to file quickly, or you don't plan to file 2018 or 2019 taxes, the IRS has a new website for you to [sign up to receive your payment sooner](#). Through this site, you can check your payment status, update your direct deposit information, or register your information to receive the payment.

Individuals claimed as dependents by someone else will not receive a check. This will likely most affect high school seniors and college students up to the age of 24. People could receive checks as early as April 17th, but it's anticipated some people may wait up to five months before their payment arrives.

## STUDENT LOAN SUSPENSION

**Regardless of your employment status, individuals with federally held student loans (which are the vast majority of student loans issued since 2010) have had their loans suspended automatically from March 13, 2020, until September 30, 2020.**

Under the CARES Act, there will be no penalty or interest accrued during this period, and garnishment of wages, Social Security or tax refunds for student loan debt collection is not permitted.

Privately held student loans owned by banks, credit unions, schools, or other private entities are not eligible for this benefit at this time. In these cases, you should contact your lender directly to explore payment deferral options.

# DISABILITY INSURANCE (ONLY IN SELECT STATES)

If you're still employed but have exhausted your paid sick leave and are still unable to work due to illness or medical quarantine related to COVID-19, certified by a medical professional, you may be eligible for Disability Insurance if you live in one of five states that offer this benefit. States that provide disability insurance are: California, Hawaii, New Jersey, New York, and Rhode Island. Residents of Puerto Rico are also eligible for disability insurance.

Benefits vary significantly by participating state. Residents of states where temporary disability insurance is provided can see average benefit amounts and obtain more information through their state office's website listed below.

State	Maximum Amount	State Temporary Disability Insurance Benefits Website	Maximum Duration
California	\$50-\$1,129/week	<a href="#">CA State Temporary Disability Insurance Information</a>	52 weeks
Hawaii	\$14-\$570/week	<a href="#">HI State Temporary Disability Insurance Information</a>	26 weeks
New Jersey	Up to \$615/week	<a href="#">NJ State Temporary Disability Insurance Information</a>	26 weeks
New York	\$20-\$170/week	<a href="#">NY State Temporary Disability Insurance Information</a>	26 weeks
Rhode Island	\$84-\$795/week	<a href="#">RI State Temporary Disability Insurance Information</a>	30 weeks

## EXPANDED PAID SICK LEAVE

**If you are still employed but unable to work due to COVID-19, you may be eligible for Expanded Paid Sick Leave up to 10 paid sick days (equivalent to 80 hours) at your regular rate of pay on top of any Paid Sick Leave your employer currently offers. Part-time employees can also receive Expanded Paid Sick Leave, but it will be limited to the average number of hours that the employee works over a two-week period.**

Effective now until December 31, 2020, employees are eligible for Expanded Paid Sick Leave *at their regular rate of pay* if they are:

- Diagnosed with COVID-19;
- Quarantined under doctor's order due to exposure; or
- Experiencing COVID-19 symptoms and are seeking a medical diagnosis.

If you are still employed but unable to work due to caregiving duties, you may be eligible for Expanded Paid Sick Leave benefits at two-thirds your regular rate of pay.

Effective now until December 31, 2020, employees are eligible for reduced Paid Sick Leave *at two-thirds their regular rate of pay* if they are:

- Providing care for or assisting a family member who, under doctor's orders, is self-isolating because of diagnosis, or because they are experiencing symptoms; or
- Caring for a child whose school or place of care is closed.

Eligibility for expanded benefits is currently limited to workers at private employers with fewer than 500 employees. Employers with 50 or fewer employees may be exempt from providing this benefit. Employees must have been employed by their employer for at least 30 days in advance of requesting the benefit. Paid Sick Leave benefits must be coordinated directly with your employer.

## EXPANDED PAID FAMILY LEAVE

**If you're still employed but have exhausted your Paid Sick Leave and are still unable to work because you are caring for an ill or quarantined family member with COVID-19, certified by a medical professional, or because your child's school or place of care is closed, you may be eligible to receive two-thirds your regular rate of pay for an additional 10 weeks.**

Eligibility for expanded benefits is currently limited to workers at private businesses with fewer than 500 employees. Employers with 50 or fewer employees may be exempt from providing this benefit. Employees must have been employed by their employer for at least 30 days in advance of requesting the benefit. Expanded Paid Family Leave benefits cannot be combined with existing Paid Family Leave benefits already offered by your employer. Paid Family Leave benefits must be coordinated directly with your employer.

# UNEMPLOYMENT BENEFITS BY STATE

State	Maximum Weekly Standard Benefit Amount	Maximum Duration in Weeks	State Unemployment Insurance Benefits Site
Alabama	\$275	26	<a href="#">AL Unemployment Information</a>
Alaska	\$370 (Individual) Up to \$442 (w/dependents)	26	<a href="#">AK Unemployment Insurance</a>
Arizona	\$240	26	<a href="#">AZ Department of Economic Security</a>
Arkansas	\$451	20	<a href="#">AR Division of Workforce Services</a>
California	\$450	26	<a href="#">CA Employment Development Department</a>
Colorado	\$618	26	<a href="#">CO Department of Labor and Employment</a>
Connecticut	\$649 (Individual) Up to \$724 (w/dependents)	26	<a href="#">CT Department of Labor</a>
Delaware	\$400	26	<a href="#">DE Division of Unemployment Insurance</a>
District of Columbia	\$444	26	<a href="#">DC Department of Employment Services</a>
Florida	\$275	12	<a href="#">FL Department of Economic Opportunity</a>
Georgia	\$365	14	<a href="#">GA Department of Labor</a>
Hawaii	\$648	26	<a href="#">HI Unemployment Insurance</a>

Idaho	\$448	20	<a href="#">ID Department of Labor</a>
Illinois	\$484 (Individual) Up to \$667 (w/dependents)	26	<a href="#">IL Department of Employment Security</a>
Indiana	\$390	26	<a href="#">IN Department of Workforce Development</a>
Iowa	\$481 (Individual) Up to \$591 (w/dependents)	26	<a href="#">IA Workforce Development</a>
Kansas	\$488	16	<a href="#">KS Department of Labor</a>
Kentucky	\$552	26	<a href="#">KY Career Center</a>
Louisiana	\$247	26	<a href="#">LA Workforce Commission</a>
Maine	\$445 (Individual) Up to \$667 (w/dependents)	26	<a href="#">ME Department of Labor</a>
Maryland	\$430	26	<a href="#">MD Department of Labor</a>
Massachusetts	\$823 (Individual) Up to \$1,234 (w/dependents)	26	<a href="#">MA Labor and Workforce Development</a>
Michigan	\$362 (w/dependents)	20	<a href="#">MI Unemployment Insurance Agency</a>
Minnesota	\$740	26	<a href="#">MN Department of Employment and Economic Development</a>
Mississippi	\$235	26	<a href="#">MS Department of Employment Security</a>
Missouri	\$320	13	<a href="#">MO Department of Labor and Industrial Relations</a>

Montana	\$552	28	<a href="#">MT Department of Labor and Industry</a>
Nebraska	\$440	26	<a href="#">NE Department of Labor</a>
Nevada	\$469	26	<a href="#">NV Department of Employment, Training and Rehabilitation</a>
New Hampshire	\$427	26	<a href="#">NH Department of Employment Security</a>
New Jersey	\$713	26	<a href="#">NJ Department of Labor and Workforce Development</a>
New Mexico	\$511	26	<a href="#">NM Department of Workforce Solutions</a>
New York	\$504	26	<a href="#">NY Department of Labor</a>
North Carolina	\$350	12	<a href="#">NC Division of Employment Security</a>
North Dakota	\$618	26	<a href="#">ND Job Service</a>
Ohio	\$480 (Individual) Up to \$647 (w/dependents)	26	<a href="#">OH Department of Job and Family Services</a>
Oklahoma	\$539	26	<a href="#">OK Unemployment Insurance</a>
Oregon	\$648	26	<a href="#">OR Employment Department</a>
Pennsylvania	\$572 (Individual) Up to \$580 (w/dependents)	26	<a href="#">PA Office of Unemployment Compensation</a>
Puerto Rico	\$190	26	<a href="#">PR Departamento del Trabajo y Recursos Humanos</a>



Rhode Island	\$586 (Individual) Up to \$867 (w/dependents)	26	<a href="#">RI Department of Labor and Training</a>
South Carolina	\$326	20	<a href="#">SC Department of Employment and Workforce</a>
South Dakota	\$414	26	<a href="#">SD Department of Labor and Regulation</a>
Tennessee	\$275	26	<a href="#">TN Department of Labor and Workforce Development</a>
Texas	\$521	26	<a href="#">TX Workforce Commission</a>
Utah	\$580	26	<a href="#">UT Department of Workforce Services</a>
Vermont	\$513	26	<a href="#">VT Department of Labor</a>
Virginia	\$378	26	<a href="#">VA Employment Commission</a>
Washington	\$790	26	<a href="#">WA Employment Security Department</a>
West Virginia	\$424	26	<a href="#">Workforce WV</a>
Wisconsin	\$370	26	<a href="#">WI Department of Workforce Development</a>
Wyoming	\$508	26	<a href="#">WY Unemployment Insurance</a>