

FINANCIAL DISASTER PREPARATION, JOB SEEKER, LAYOFFS

APPLYING FOR UNEMPLOYMENT INSURANCE IN WISCONSIN? 6 TIPS TO GET YOU STARTED



Well, no one said it would be easy. Losing your job, that is. Turns out applying for Unemployment Insurance (UI) is no walk in the park either.

In order to ensure that the right people receive the right support, the U.S. Federal-State Unemployment Insurance Program, financed through federal and state payroll taxes, is less like one hoop to jump through and more like a giant Slinky. Each state administers its own program with its own rules and regulations, so what is true for one state isn't necessarily true for the next.

In hopes of easing the burden, [SafetyNet™ \[https://safetynet.com\]](https://safetynet.com), has compiled a list of tips and first steps (current as of July 2017) to help you begin the process. This information is based on the state of Wisconsin. You can [search unemployment offices in other states on the CareerOneStop website. \[https://www.careeronestop.org/localhelp/unemploymentbenefits/unemployment-benefits.aspx\]](https://www.careeronestop.org/localhelp/unemploymentbenefits/unemployment-benefits.aspx)

If you live in Wisconsin and are totally unemployed, partially unemployed (your weekly earnings have been reduced) or expect to be so within the next 13 weeks, take the time to review these first steps. When you are ready, contact the resources listed in the sidebar and apply for the help you need.

Please note these steps below are not a comprehensive list of how to apply for unemployment benefits. After all, that's what the multi-paged website on the State of Wisconsin Department of Workforce Development is for. But a few tips should help you prepare to apply for unemployment insurance.

Apply for Unemployment Insurance benefits ASAP

Your claim begins the week you apply, and benefits will not be paid for previous weeks. What's more, some states—Wisconsin included—will not pay you benefits during the first



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within 7 days.

But even then, a handful of factors might further delay payment. These include:

- an incomplete claim
- an issue with or question about your eligibility

Do not wait to file your claim until after your waiting week. Apply as soon as possible.

Get your banking system in order

When you apply, you can [sign up to receive UI payment](https://dwd.wisconsin.gov/uiben/payment_options.htm)

[\[https://dwd.wisconsin.gov/uiben/payment_options.htm\]](https://dwd.wisconsin.gov/uiben/payment_options.htm), either by direct deposit to your checking or savings account or to a Visa Pre-Paid Debit Card (U.S. Bank ReliaCard).

For direct deposit, you will need your banking information, including the routing number and account number. You can usually find this information on the bottom of your checks.

Start gathering your materials

Below is some of [what you need to apply for UI](https://dwd.wisconsin.gov/uiben/information_needed.htm)

[\[https://dwd.wisconsin.gov/uiben/information_needed.htm\]](https://dwd.wisconsin.gov/uiben/information_needed.htm):

- An email address or mobile phone number
- Your social security number
- Your Wisconsin driver license or identification number
- Information about *each* of your employers over the last 18 months, including:
 - Business names
 - Addresses
 - Phone numbers
 - First and last dates of work
 - Reasons for no longer working with them

(Depending upon your individual circumstances, you may also need military, immigration or federal employee documentation and/or the name and local number of your union hall.)

Confirm you are eligible for unemployment insurance benefits

There are lots of reasons your UI benefit claim may be denied or reduced. Below are just some of the factors that *may* make you ineligible:

- You did not [earn enough wages](https://dwd.wisconsin.gov/uiben/computing_benefit_entitlement.htm) [\[https://dwd.wisconsin.gov/uiben/computing_benefit_entitlement.htm\]](https://dwd.wisconsin.gov/uiben/computing_benefit_entitlement.htm) to qualify for unemployment
- Your employer or the work you did isn't covered by [unemployment insurance tax law](https://workforcesecurity.doleta.gov/unemploy/uiatxtopic.asp) [\[https://workforcesecurity.doleta.gov/unemploy/uiatxtopic.asp\]](https://workforcesecurity.doleta.gov/unemploy/uiatxtopic.asp)
- You quit your job or refused to work without good cause
- You were fired for misconduct
- You failed to make an [acceptable work search](https://dwd.wisconsin.gov/uiben/handbook/english/contentspart4.htm) [\[https://dwd.wisconsin.gov/uiben/handbook/english/contentspart4.htm\]](https://dwd.wisconsin.gov/uiben/handbook/english/contentspart4.htm)
- You are not in the U.S. or Canada
- You are unemployed due to a strike or other labor dispute

Before you apply, [make sure you are eligible for unemployment insurance in Wisconsin](https://dwd.wisconsin.gov/uiben/before_menu.htm), [\[https://dwd.wisconsin.gov/uiben/before_menu.htm\]](https://dwd.wisconsin.gov/uiben/before_menu.htm).

Get to know the ropes

Below are some very general things to expect from the process to help you avoid any missteps or surprises.

even for online claims.

Calendar weeks start on Sunday and end on Saturday.

You need to file a weekly claim within 14 days of the end of the calendar week you are claiming. You cannot file that claim until after that week has ended.

You must report most wages you receive each week.

This does include: pay for most full- and part-time work, including cash payments and commissions.

This also includes: sick pay, bonus pay, commission, holiday pay, vacation pay, dismissal pay and some retirement pay.

This does not include most self-employment, jury duty, inactive duty for the WI National Guard and Volunteer Fire Fighter or Emergency Medical Technician income.

You will need to prove you are looking for work while you are receiving benefits.

Many people receiving UI benefits are required to register with [Wisconsin Job Service](https://jobcenterofwisconsin.com/) [https://jobcenterofwisconsin.com/] and prove that you are actively looking for work.

Explore all your options

Other programs (often from the federal government) are available [https://workforcesecurity.doleta.gov/unemploy/aboutui.asp], to some people who are out of work. These include:

- Federal employees
- Ex-service members
- Individuals who have lost jobs due to outsourcing [http://dwd.wisconsin.gov/trade]
- Individuals who are in disaster areas declared by the president

Other employees may be eligible for Short-Time Compensation (STC), [https://dwd.wisconsin.gov/uitax/workshare.htm] also known as work sharing. (Available in Wisconsin, STC allows employers to reduce hours of work rather than laying-off some employees while others continue to work full time. Those working reduced hours may collect a percentage of their unemployment benefits.)



HOW TO APPLY FOR UNEMPLOYMENT INSURANCE IN WISCONSIN

It can be challenging to determine what benefits you may be entitled to and how to obtain them, but the Wisconsin Department of Workforce Development has provided many tools to help you. Here's how you can get the Department's help:

Online:

If you have online access, type into the internet browser:

my.unemployment.wisconsin.gov [http://my.unemployment.wisconsin.gov]

Note you are encouraged to apply at specific times in the week:

Sunday: 9:00am–5:00pm

Monday–Friday: 6:00am–7:00pm

Saturday: 9:00am–2:30pm

Phone:

414-438-7713









608-232-0824

Business hours are

Monday – Friday: 7:45am–4:30pm

For more information on eligibility and applying for Unemployment Insurance in Wisconsin, visit: [unemployment.wisconsin.gov](http://dwd.wisconsin.gov/UI/) [http://dwd.wisconsin.gov/UI/]

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