COPING WITH COVID:
STRATEGIES FOR MID-ATLANTIC ARTISTS

Mid-Atlantic Arts Foundation
April 29, 2020

WELCOME

Program Officer, Fellowships & Visual Arts
Kimberly Steinle-Super
HELLO.

Elaine Grogan Luttrull,
CPA-PFS, AFC®
Founder, Minerva Financial Arts

Photo credit: Kim Long Photography
www.kimlongphotography.com
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THIS INFORMATION IS FOR EDUCATIONAL PURPOSES ONLY. THIS INFORMATION SHOULD NOT BE RELIED UPON FOR TAX, LEGAL, OR ACCOUNTING PURPOSES, OR TO AVOID PENALTIES UNDER SECTION 230.

TAX LAWS ARE NUANCED AND SPECIFIC, AND LEARNING ABOUT THESE TOPICS IN A GROUP SETTING IS NO SUBSTITUTE FOR CONSULTING WITH A PROFESSIONAL WHO KNOWS THE DETAILS OF YOUR UNIQUE SITUATION.

WHAT ARE WE DOING?
MORE SPECIFICALLY, WE WILL:

- REVIEW UNEMPLOYMENT ASSISTANCE
- HIGHLIGHT EMERGENCY ASSISTANCE OPPORTUNITIES
- REVIEW PRACTICAL NEXT STEPS

DC | Delaware | Maryland | New York | New Jersey
Pennsylvania | U.S. Virgin Islands | Virginia | West Virginia

TELL ME ABOUT UNEMPLOYMENT...
GENERAL UNEMPLOYMENT

• Governed at the state level
• General requirements:
  – One-week waiting period
  – Must be actively looking for work
  – Can last for 26 weeks
• Replaces up to 66% of pre-unemployment income calculated based on “base earnings”
• Taxable income

EXPANDED UNEMPLOYMENT

<table>
<thead>
<tr>
<th>Program</th>
<th>Pandemic Unemployment Assistance (PUA)</th>
<th>Federal Pandemic Unemployment Compensation (FPUC)</th>
<th>Pandemic Emergency Unemployment Compensation (PEUC)</th>
</tr>
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<td>Unemployment extends to self-employed, contractors, freelancers, and gig workers</td>
<td>$600 extra per week (Federal) on top of state unemployment</td>
<td>Unemployment lasts for 39 weeks, not 26 (+13 weeks)</td>
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<td>$600 extra per week (Federal) on top of state unemployment</td>
<td>Unemployment lasts for 39 weeks, not 26 (+13 weeks)</td>
</tr>
<tr>
<td><strong>Take-away</strong></td>
<td>Covers more people!</td>
<td>Gives more money!</td>
<td>Lasts longer!</td>
</tr>
</tbody>
</table>

Unemployment is Still Administered by States and Territories!
COVID UNEMPLOYMENT

- One-week waiting period mostly waived
- Requirement to be actively looking for work mostly waived
- Automatic extension of benefits for 39 weeks (even if your benefits have run out)
- Additional $600 payment is (mostly) being included automatically
- Continue to certify eligibility each week (mostly)

Key Question #1:

WHAT ARE MY BASE EARNINGS?

12-month or quarterly calculations
Translated into a weekly amount
Look for guidance for “regular” UI
COVID UNEMPLOYMENT

Key Question #2:

**How can I prove my base earnings if I was self-employed?**

*Tax returns seem to be the most popular way*

*Also: Bank statements, ledgers, 1099s, etc.*

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COVID UNEMPLOYMENT

Key Question #3:

**Can I be partially unemployed and still eligible?**

*In general, yes (although it depends on the state)*

*Reduced hours are covered*

*Report earnings weekly for adjustments to benefits*
**COVID UNEMPLOYMENT**

Key Question #4:

**WHAT IF I WORKED IN MORE THAN ONE STATE?**

*For regular UI, apply in the state/territory where you worked*

*For PUA, apply in your home state*

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**COVID UNEMPLOYMENT**

Key Question #5:

**HOW SHOULD I ANSWER QUESTIONS THAT WEREN’T DESIGNED FOR ME?**

*Look for guides and FAQs from your state*

*Do your best*
**UI BENEFIT PROVISIONS**

**FREQUENTLY ASKED QUESTIONS (FAQs)**

(April 8, 2020)

https://does.dcnetworks.org/claimantservices/Logon.aspx
https://does.dcnetworks.org/claimantservices/CARES%20Act%20FAQs.PDF

<table>
<thead>
<tr>
<th><strong>How do I file?</strong></th>
<th>81,942 claims for unemployment have been filed through April 21. As of Friday, April 24, individuals could begin filing for PUA.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Who doesn’t get UI or PUA?</strong></td>
<td>Anyone who can still perform telework or those on paid sick or family leave.</td>
</tr>
<tr>
<td><strong>How much do I get?</strong></td>
<td>You will receive benefits based on your income over the past 18 months.</td>
</tr>
<tr>
<td><strong>What information will I need?</strong></td>
<td>You will need wage verification information, but it isn’t clear what that will be yet. (Plan on a tax return from the past year or two.)</td>
</tr>
</tbody>
</table>
What if I am not totally unemployed, but my hours or earnings have been reduced? | You are still eligible! Apply and report your gross wages so the benefits can be adjusted each week.
Do I have to be actively looking for work? | No! (The question may still be on the form, but the requirement to look for work has been suspended.)
Do I have to wait a week? | No! The waiting period has been suspended.
How do I get my $600? | This will automatically be included in your payment during the period it is available (3/29 – 7/31).
What if I have exhausted my benefits? | The additional 13 weeks will apply.
What else should I know? | There is a small business microgrant program through DC that may be an option...
What if I need help?  
DE suggests that you email (along with your confirmation number, if you have one) rather than calling.

How do I file?  
Unemployment for self-employed isn’t incorporated into the system yet, but the DOL is working on it.  
Early to mid-May is the expectation.  
For updates, text uifacts to 555888

What information will I need?  
Make sure you have your driver’s license, last year’s tax return, your DE Business License Number, and your banking information handy.

How much do I get?  
The maximum weekly amount is $400.
### DELAWARE

<table>
<thead>
<tr>
<th>Question</th>
<th>Answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>What if I am not totally unemployed, but my hours or earnings have been reduced?</td>
<td>You are likely still eligible. File and report your gross wages each week.</td>
</tr>
<tr>
<td>Do I have to be actively looking for work?</td>
<td>No! Delaware suspended this requirement under the governor’s Emergency Declaration. (You also don’t have to create a Job Link account.)</td>
</tr>
<tr>
<td>What if I don’t have internet?</td>
<td>There are secure drop-boxes outside each location and the Division of Unemployment Insurance can receive them by mail.</td>
</tr>
</tbody>
</table>

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### MARYLAND

Visit the Maryland Department of Labor's Division of Unemployment Insurance website at:

https://www.dllr.state.md.us/employment/unemployment.shtml
### MARYLAND

<table>
<thead>
<tr>
<th>Question</th>
<th>Answer</th>
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<tbody>
<tr>
<td>Is there a waiting period?</td>
<td>No! Eligibility begins the day after unemployment starts.</td>
</tr>
<tr>
<td>Do I have to be looking for work?</td>
<td>No! Maryland’s DoL Secretary suspended this requirement.</td>
</tr>
<tr>
<td>How do I file?</td>
<td>File online (NetClaims) for one week at a time.</td>
</tr>
<tr>
<td></td>
<td>• Last names A-F: Monday</td>
</tr>
<tr>
<td></td>
<td>• Last names G-N: Tuesday</td>
</tr>
<tr>
<td></td>
<td>• Last names O-Z: Wednesday</td>
</tr>
<tr>
<td></td>
<td>• Anyone: Thursday or Friday</td>
</tr>
<tr>
<td>Can I start now?</td>
<td>Self-employed started filing on Friday, April 24, but the system was overloaded.</td>
</tr>
<tr>
<td></td>
<td>Now there is a virtual “waiting line” while the system is updated to handle the demand.</td>
</tr>
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</table>

### MARYLAND

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<tr>
<td>What other adjustments have been made?</td>
<td>Only weekly filers can use the system on Sundays and Mondays.</td>
</tr>
<tr>
<td></td>
<td>New claims (and all other activities) happen on Tuesdays through Saturdays to help with traffic flow.</td>
</tr>
<tr>
<td>How much do I get?</td>
<td>UI ranges from $50 - $430 per week. It is calculated based on your base earnings.</td>
</tr>
<tr>
<td>What are base earnings?</td>
<td>Base earnings are how much you earned in “the first four of the last five calendar quarters.”</td>
</tr>
<tr>
<td>What does that mean?</td>
<td>If you are applying in April, May, or June, your base period is January through December of 2019.</td>
</tr>
<tr>
<td>Do I have to file weekly?</td>
<td>Yes! (Do that on Sundays or Mondays.)</td>
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**MARYLAND**

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<tr>
<th>Question</th>
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<tr>
<td>What if I am not totally unemployed, but my hours or earnings have been reduced?</td>
<td>You are still eligible in Maryland.</td>
</tr>
<tr>
<td>How do I get my extra $600?</td>
<td>It will automatically be part of your claim.</td>
</tr>
<tr>
<td>What if I have exhausted my benefits?</td>
<td>The additional 13 weeks will apply.</td>
</tr>
</tbody>
</table>

**NEW JERSEY**

[Link to New Jersey Unemployment Insurance Program](https://myunemployment.nj.gov/labor/myunemployment/independentcontractors.shtml)

*Watch for a pop-up that directs you to PUA*
### New Jersey

| How do I file?                                                                 | Apply for unemployment first: myunemployment.nj.gov (You’ll need an account.)
|                                                                             | NJ is working with the DOL to build out a PUA system. February 2, 2020 is the first effective date for PUA in New Jersey.
|                                                                             | Apply for PUA, but it may take a moment.
| How much do I get?                                                          | The NJ unemployment benefit is 60% of your weekly wages (up to $713 per week).
|                                                                             | The minimum amount is $213 per week (even for businesses operating at a loss).
| What documentation do I need?                                               | Self-employed wages are calculated using last year’s tax return (probably Schedule C). NJ suggests you have tax returns from the past two years handy.

### How do I get my extra $600?

- It will automatically be added to your weekly benefit for the weeks between 4/4 and 7/25.
- If you have a confirmation number, be patient. The system is overloaded.
- If you were rejected by mistake, apply again (or wait for the PUA guidance).

### What’s special about NJ?

- Like NY, NJ has a great application guide that walks you through the application. Download it and keep it handy.
  - [https://myunemployment.nj.gov/assets/pdfs/UI_process_selfemployed.pdf](https://myunemployment.nj.gov/assets/pdfs/UI_process_selfemployed.pdf)
- Also: You cannot save the application and return to it. Complete it all at once.
**NEW JERSEY**

<table>
<thead>
<tr>
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<tr>
<td>Do I have to certify eligibility each week?</td>
<td>Yes!</td>
</tr>
<tr>
<td>The day you re-certify depends on the last four digits of your SSN. The Department of Labor and Workforce Development released the schedule on Monday.</td>
<td></td>
</tr>
<tr>
<td>Do I have to actively seek work?</td>
<td>Per NJ’s FAQ: “If you are waiting to be recalled to your present job, or delaying your job search until this natural emergency ends or subsides, you should answer YES” to the question, “Were you actively seeking work?”</td>
</tr>
<tr>
<td>What if I have exhausted my benefits?</td>
<td>The additional 13 weeks will apply.</td>
</tr>
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</table>

**NEW YORK**

https://labor.ny.gov/unemploymentassistance.shtm
NEW YORK

https://labor.ny.gov/ui/cares-act.shtm

How do I file?

There is one application for UI or PUA. File a new claim online at my.ny.gov or update your information.

Follow this schedule:
• Last names A-F: Monday
• Last names G-N: Tuesday
• Last names O-Z: Wednesday
• Anyone: Thursday or Friday

Can I start now?

Yes! If you were part of the old UI system, don’t call. The DoL will call you. (This is a change from the original guidance.)

How much do I get?

Your high quarter wage from the base period divided by 26. The maximum weekly benefit is $504 and the minimum is $104.
### NEW YORK

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<td>What does that mean?</td>
<td>If you are applying in April, May, or June, your base period is January through December of 2019.</td>
</tr>
<tr>
<td>Do I have to file weekly?</td>
<td>Yes. This is certifying for benefits each week.</td>
</tr>
<tr>
<td>What if I am not totally unemployed, but my hours or earnings have been reduced?</td>
<td>You can still get partial benefits if you earned less than $504 during the week.</td>
</tr>
<tr>
<td>How do I get my extra $600?</td>
<td>It <em>should</em> be automatic.</td>
</tr>
<tr>
<td>Is UI backdated?</td>
<td>Yes.</td>
</tr>
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</table>

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### NEW YORK

**WE ARE YOUR DOL**

**New York State Department of Labor**

**Guidance for Self-Employed Individuals**

How to file an Unemployment Insurance Claim on New York State Department of Labor’s Website

Pennsylvania

Coronavirus (COVID-19)
Information for Workers Impacted

UC Eligibility + COVID-19
YOU MAY BE ELIGIBLE IF:
- Employer temporarily or permanently closes
- Your hours are reduced
- You’ve been told not to work to mitigate COVID-19
- You’ve been told to quarantine or self-isolate

https://www.uc.pa.gov/Pages/default.aspx
PENNSYLVANIA

<table>
<thead>
<tr>
<th>How do I file?</th>
<th>File online for PUA (not regular unemployment). DO NOT FILE FOR REGULAR UNEMPLOYMENT.</th>
</tr>
</thead>
<tbody>
<tr>
<td>I was denied, but I should be eligible. What happened?</td>
<td>You may have applied for regular UC before the PUA system was live. Apply for PUA instead. If you received a “ineligible” message in error when you applied for PUA, reapply. (PA has fixed the error message.)</td>
</tr>
<tr>
<td>Can I start now?</td>
<td>Yes.</td>
</tr>
<tr>
<td>How much do I get?</td>
<td>You’ll get about half of your weekly earnings from last year based on your “high quarter.” The amount may be increased if you have dependents. The benefit range in Pennsylvania is $195-572 per week.</td>
</tr>
</tbody>
</table>

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<thead>
<tr>
<th>How do I prove self-employment?</th>
<th>Invoices, bank statements, tax returns, 1099s, contracts, etc.</th>
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<tr>
<td>Do I have to be actively looking for work?</td>
<td>Nope. That was suspended by Governor Wolf.</td>
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<tr>
<td>Do I have to wait a week before being eligible?</td>
<td>Nope. That too was suspended by Governor Wolf.</td>
</tr>
<tr>
<td>What if I am not totally unemployed, but my hours or earnings have been reduced?</td>
<td>You may qualify for PUA, although you wouldn’t qualify for normal unemployment.</td>
</tr>
<tr>
<td>How do I get my extra $600?</td>
<td>It should be automatic.</td>
</tr>
<tr>
<td>How do I get my money?</td>
<td>Via debit card, usually in 2-4 weeks.</td>
</tr>
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</table>
U.S. VIRGIN ISLANDS

File online through the unemployment insurance portal: https://www.vidol.gov/applyforui/

How much do I get?
Your base year is four out of the five previous quarters. Your high quarter divided by 26 will yield the weekly benefit amount.

The weekly minimum is $33.

Do I have to be actively looking for work?
No! The DOL Commissioner waived this requirement.

Do I have to wait a week before being eligible?
No. The governor declared a State of Health Emergency, so this requirement is waived.
### U.S. Virgin Islands

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<tr>
<td>What if I am not totally unemployed, but my hours or earnings have been reduced?</td>
<td>Employers should send a letter to the UI. Plus, partial unemployment may qualify for benefits.</td>
</tr>
<tr>
<td>How do I get my extra $600?</td>
<td>It is automatically included.</td>
</tr>
<tr>
<td>What if I have exhausted my benefits?</td>
<td>The additional 13 weeks will apply.</td>
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### Virginia

- [Virginia Employment Commission](https://www.vec.virginia.gov/)

  - Application available for Pandemic Unemployment Assistance (PPUA): [Click Here for Information](https://www.vec.virginia.gov/)
  - Virginia announces changes in Unemployment Insurance program as a result of the Federal CARES Act
  - Attention those who are filing for unemployment benefits: You must file your initial claim by 31 May 2020. If you file after this date, your claim will be accepted but payment will be delayed. Once your initial claim is accepted, you must file your weekly continuing claims online or by phone to receive payment.
  - View the Latest COVID-19 Updates

  - [https://www.vec.virginia.gov/](https://www.vec.virginia.gov/)
### VIRGINIA

| **How do I file?** | First apply for unemployment insurance (self-employed will likely be rejected).  
Then apply for PUA. (You need to do both.)  
The application is live now, so go ahead and apply. |
| **What documents should I provide?** | So far, Virginia does not require additional documentation. But this may change, and VA may ask for additional information to verify your claim. |
| **Do I have to reapply each week?** | Yes. Call the certification line or certify online each week. |
| **How much do I get?** | Up to $378 per week based on earnings in Virginia over the past 12-18 months. |

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### VIRGINIA

| **What if I am not totally unemployed, but my hours or earnings have been reduced?** | You still may be eligible for benefits. Report all your earnings weekly. |
| **How do I get my extra $600?** | This will be automatically added to your payments. |
WEST VIRGINIA

https://workforcewv.org/unemployment

WEST VIRGINIA

https://workforcewv.org/images/files/PublicInfo/Relief_for_CARES_Workers_4_13_2020_RAB.pdf
### West Virginia

<table>
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<tr>
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<tr>
<td><strong>How do I file?</strong></td>
<td>File for unemployment online at uc.workforcewv.org. Note that this site does not work well on mobile phones; computers are preferred.</td>
</tr>
<tr>
<td><strong>Does this apply to self-employed?</strong></td>
<td>No – It seems like WV is still working to incorporate PUA into its system. Apply for PUA separately from UI.</td>
</tr>
<tr>
<td><strong>What information will I need for PUA?</strong></td>
<td>To prove self-employment: 1099s, bank statements, leases, advertisements, etc. To prove wages: tax returns, ledgers, bank statements.</td>
</tr>
<tr>
<td><strong>Do I have to reapply each week?</strong></td>
<td>Yes. File a weekly certificate for benefits on the website (or call to file).</td>
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<td><strong>How much do I get?</strong></td>
<td>Your wages during the previous 12-month Base Period will determine your Weekly Benefit Amount. Watch for a money determination letter to come. (And watch for the PUA program to come online.)</td>
</tr>
<tr>
<td><strong>What if I am not totally unemployed, but my hours or earnings have been reduced?</strong></td>
<td>You may still claim unemployment, but your benefit may be lower. Report your gross earnings each week.</td>
</tr>
<tr>
<td><strong>Do I have to wait a week to file?</strong></td>
<td>No! Governor Justice waived the one-week waiting period.</td>
</tr>
<tr>
<td><strong>Do I have to be actively looking for work?</strong></td>
<td>No! Governor Justice waived the “actively looking for work” requirement.</td>
</tr>
<tr>
<td><strong>What is WorkForce?</strong></td>
<td>You will be automatically enrolled in West Virginia’s Job Service site.</td>
</tr>
</tbody>
</table>
WEST VIRGINIA

<p>| | |</p>
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</tr>
<tr>
<td>What if I have exhausted my benefits?</td>
<td>The additional 13 weeks will apply.</td>
</tr>
<tr>
<td>What if I still have questions?</td>
<td>WV has a great FAQ around PUA and other Covid-related unemployment support. Here’s the link: <a href="https://workforcewv.org/cares-act-questions">https://workforcewv.org/cares-act-questions</a></td>
</tr>
</tbody>
</table>

COVID UNEMPLOYMENT

- Three options:
  - Combining PUA with UI in one system (e.g., NY)
  - Being rejected from UI before applying for PUA (e.g., VA)
  - Only applying for PUA (not UI) (e.g., PA)
- Most states/territories have “handbook” for unemployment.
  - Read this – Even though it is for “normal” unemployment.
  - Covers general calculation.
COVID UNEMPLOYMENT

• Most states/territories have FAQ, although it’s not always easy to find.
  – A search for it can be really helpful.
• Two states have an application guide. Use it. Love it. Watch for more.
  – Watch for regular updates from your state as well.
  – Sign up for text or email alerts if that makes sense for your situation.

WHAT ABOUT OTHER EMERGENCY ASSISTANCE?
COPING WITH COVID

Stimulus Money
• $1,200 per person ($2,400 per couple)
  • $500 per child (under 16)
• Up to $75,000 of AGI ($150k of AGI per couple)
• Must have Social Security Number.
  • Direct deposit or paper checks coming.
  • Check status: https://www.irs.gov/coronavirus/get-my-payment

Key Point
The IRS is regularly updating guidance if your payment status is “not available.”

COPING WITH COVID

SBA PPP
• Paycheck Protection Program: Forgivable to maintain salaries, rent, utilities
• Find an eligible SBA lender

Funding Options
In addition to traditional SBA funding programs, the CARES Act established several new temporary programs to address the COVID-19 outbreak.

- Paycheck Protection Program
- EIDL Loan Advance
- SBA Express Bridge Loans
- SBA Debt Relief

The SBA is providing a financial lifeline to small businesses during the COVID-19 pandemic.
COPING WITH COVID

SBA PPP

• PPP reopened with more funding on Monday, but it was very overwhelmed.
  – Lag from first round
  – Technical glitches
  – Problems submitting applications from lenders

PPP Application

Base this number on Schedule C, Line 31 divided by 12
YOU ARE PART OF A COMMUNITY.

Cultural Areas/Divisions
State Arts Councils & Commissions
State & Local Governmental Groups
Unemployment Assistance
Small Business Support

City Arts Agencies

Customers & Clients
Community Foundations
Financial Institutions
Other Companies

State Arts Councils & Commissions
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- Community Foundations
- State & Local Governmental Groups
- Unemployment Assistance
- Financial Institutions
- Small Business Support
- Other Companies

Minerva
FINANCIAL ARTS
WHAT SHOULD I REALLY BE DOING?

1. Remember you are part of a community that exists to support you.

2. Get to know and love your state’s unemployment office and website, plus other options for support.

3. Do the math to plan for various short-term scenarios.

4. Take a deep breath.

NEXT STEPS
RECAP:

REVIEW UNEMPLOYMENT ASSISTANCE
HIGHLIGHT EMERGENCY ASSISTANCE OPPORTUNITIES
REVIEW PRACTICAL NEXT STEPS