

## UNEMPLOYMENT BENEFITS -- KEEPING PEOPLE OUT OF CARDBOARD BOXES SINCE 1932



It's funny how some people decry higher taxes, paycheck withholding, and government "entitlements," until they're out of work. Then it's "hey, where's my check?" Some things to keep in mind when living on the dole: **Apply for unemployment benefits the moment you get laid off or fired.** You may consider waiting until your savings begin to run out. But if there's going to be a problem with your benefits, such as your ex-employer refusing to pay, you need to know right away. **Provide the UI office with complete, accurate information.** Don't do anything that will slow down processing. This is no time to be careless. And, some government bureaucracies look for ways to deny you service -- don't give them the ammunition. **If there's an in-person meeting or a phone interview, be on time and make it a priority.** Rescheduling these things can be difficult or impossible, so don't risk it. **Fulfill any job search requirements.** Some states require you to apply to a certain number of jobs each week. Don't cheat, just do it. If they call you, go to the interview. If they offer the job, take it. If you're offered a job you really don't want to take (let's say, it's a half-time internship, and you're a former C-level exec), talk to the benefits office. Sometimes they'll let it slide, and you won't have to take an unsuitable job. **Again, don't cheat.** Follow all UI regulations. If the benefits office thinks you're doing something skechy, they'll launch an investigation -- and refuse to pay benefits until it's settled. **Check to see what other benefits, besides checks, are available.** The state may offer job search resources. They may have programs to help you survive financially. And they may offer free training -- not just typing classes at the local community college, but real, career-enhancing high-tech classes at major learning institutions. **If you're turned down for benefits, appeal, appeal, appeal.** Don't freak out -- find out what you have to do to fix this mess. Make a list. Then do it, methodically and calmly. Chances are, whatever problems exist, they can be solved. Always deal with everyone -- the UI office, your ex-employer -- politely and professionally, no matter how awful they are being or how angry you get. You will get nowhere by being furious, or snippy, or aggressive. It's impossible for a bureaucracy to say no to someone who is diligently following procedure.