

How to Avoid Common Unemployment Insurance Mistakes

Unemployment Insurance provides temporary financial assistance to qualified people. Each person who collects UI benefits is legally responsible for making sure they follow the rules set by state law.

To be eligible for unemployment benefits, you must:

1. Have lost your job through no fault of your own.
2. Have earned enough wages.
3. Be able and available to work.
4. Actively look for a new job.

Keep these key facts in mind when you are filing for UI benefits to ensure accurate and quick payment of benefits.

Questions?



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888-737-0259

Applying for Unemployment Insurance (UI) can be confusing. Avoiding common mistakes that other people make in their UI claims can help make sure that your claim is processed as quickly as possible.



Mistake: Not reporting income.

Solution: You must report any wages you make while on unemployment benefits.

- If you do any work while receiving UI benefits, you must report the money you make on a weekly basis in your certification, even if you are not paid weekly.
- This means you must report the wages you earn during the week it is earned, even if that is before you are paid.
- If you don't report income and get more benefits than you should, you will have to pay the extra benefits back to DES and could face prosecution.



Mistake: Not looking for a job.

Solution: You must actively look for a job each week.

- You must look for work each week that you wish to get benefits.
- Contact at least three employers about a job each week. One of those contacts can be replaced by attending a reemployment activity.
- If you don't look for work, you may be denied benefits.
- Keep a record of your job search(es).



Mistake: Not being available to accept a new job.

Solution: You must be able and available to work.

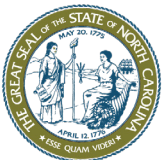
- Be prepared to embrace new opportunities matching your skills.
- You might not be eligible to receive benefits, for example, if you don't have transportation to get to or from work, do not have childcare, or you are signed up for classes or training during working hours.
- These kinds of conflicts may change every week, so make sure that you accurately answer these questions in your weekly certification.



Mistake: Believing that you are entitled to UI benefits because you think you paid into the system while you were working.

Solution: You must file a claim to see if you qualify.

- Only employees of employers who pay UI tax to DES (called "Covered employers") can be considered for benefits.
- If your job ended with a covered employer, file a claim to see if you meet other requirements for UI benefits.



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