



RAPID RESPONSE

Easing the Transition of Job Loss

myunemployment.nj.gov

HOW DOES RAPID RESPONSE HELP?

By helping you...

- Navigate Unemployment Insurance (UI)
- Get started on your job search and understand available support
- Understand available educational and training opportunities

UNEMPLOYMENT INSURANCE



WHEN CAN I FILE

The first day you are officially unemployed

- Unemployment Insurance weeks run Sunday – Saturday.
- If you worked a full week, file the beginning of the next week (starting online on Sunday).
- If you worked a partial week, file once you are separated.

ABOUT YOUR CLAIM

- All unemployment claims begin on the Sunday of the week in which you filed.
- It is your responsibility to file promptly after your layoff.
- Unemployment benefits are not retroactive, and you will not be paid for weeks prior to the date you filed.
- If you miss your filing day and fail to file within the 7-day period, you may lose your benefits for the week you did not file.

BEFORE FILING

Make sure you have...

- Name, address and telephone number of all employers for which you worked – the past 18 months
- Driver's license, Social Security number and alien registration number (if not a US citizen)
- Union information: local number & address
- Start/end dates for all jobs in last 18 months for job separation.

WHEN FILING A CLAIM

- Consider having federal taxes (10% flat tax) withheld from your unemployment benefits and forwarded to the Internal Revenue Service (IRS). This will help offset your tax liability, since unemployment benefits are subject to federal income taxes.
- Be ready to provide your bank account information (bank routing number and account number), if you wish to be paid via direct deposit.

Consider payment options

Direct Deposit



Have your benefits deposited directly into your checking or savings account.

Debit Card



Get cash from surcharge-free in-network ATMs Nationwide that carry the **AllPoint** or **MoneyPass** brands. To find surcharge-free in-network ATMs, use our ATM locator found at mbd.everywherepaycard.com or in the Money Network Mobile App).

File online

Visit myunemployment.nj.gov

To file online for New Jersey UI, you must:

- Have worked in NJ for the past 18 months
- Have an email address
- Have earned at least some of the wages in New Jersey

ONLINE (cont'd)

- When filing online, you will need to create your Single Sign On account. This requires an email address that you can access when creating your account.
- Your Single Sign On account will provide access to your UI Dashboard after your claim is filed. Whether filing online or via phone, your online UI account information is available to you.

TO FILE BY TELEPHONE

Reemployment Call Centers

| | | |
|--|------------|--------------|
| NORTHERN NJ | Union City | 201-601-4100 |
| CENTRAL NJ | Freehold | 732-761-2020 |
| SOUTHERN NJ | Cumberland | 856-507-2340 |
| IF YOU LIVE OUTSIDE OF NEW JERSEY | | 888-795-6672 |

ELIGIBILITY & UI DETERMINATIONS

To be eligible for UI benefits, you must meet one of the following requirements:

- You must have worked at least 20 base weeks; or
- You must have earned \$13,000 during your base year period.

What's a “base week”?

- A base week is any week of work where you earned at least \$260 during a 52-week period (base year) in covered employment.

ELIGIBILITY (cont'd)

What's a “base year”?

- A base year comprises the first 4 calendar quarters of the last 5 completed calendar quarters before the date of the claim.

What's “covered employment”?

- Covered employment means services performed by an individual for pay, unless specifically prohibited by unemployment law or regulation.

Your regular base year consists of 52 weeks. It is determined by the date of your claim.

| If your claim is dated in... | Your base claim is based on employment from... |
|---|--|
| January February March of 2023 | October 1 to September 30 of 2022 |
| April May June of 2023 | January 1 to December 31 of 2022 |
| July August September of 2023 | April 1 to March 31 of 2023 |
| October November December of 2023 | July 1 to June 30 of 2023 |

ADJUDICATION

- If any issues are identified which may impact eligibility, the matter will be referred to a Claims Examiner who will make a determination on eligibility for benefits.



ADJUDICATION (cont'd)

- For claims filed online, when an issue is identified you will be emailed a link for your issue. Clicking the link will bring you to a questionnaire that upon completion will be sent to a Claims Examiner for a determination (known as E-Adjudication).
- Claims filed by phone will be scheduled for a phone hearing 3-5 weeks from when the claim is filed.

BENEFIT RATES

Maximum weekly benefit rate for 2023 is \$830.

- To receive the *maximum*, one must have earned an average of \$1,383.00/week or approximately \$71,916.00/year.

If you don't qualify for the maximum weekly benefit rate, you may qualify for *dependency benefits* if:

- Your spouse or civil partner is unemployed the first week you file; or
- You are a single parent with dependent children.

CALCULATING YOUR UI BENEFITS

- Your total benefits are based on earned wages and the number of weeks worked (one week of UI benefits for each base week worked, up to 26 weeks).
- If you worked less than 26 weeks during the base year, your benefits will reflect your actual number of weeks worked.

CALCULATING YOUR UI BENEFITS (cont'd)

- Your benefits are 60% of your average weekly before-tax wages during the base year (up to the maximum weekly benefit rate).
- Tools to assist with estimating your benefit rates can also be found at myunemployment.nj.gov

PAYMENTS THAT DO NOT AFFECT YOUR BENEFIT

- Severance (in most cases) or bonus pay
- Vacation, sick, or holiday pay
- Social Security benefits
- Pension payments from an employer(s) outside your base year

CAUTION: PAYMENTS THAT DO AFFECT YOUR BENEFITS

- Taking cash out of a 401k retirement or qualifying pension while collecting UI will reduce benefits.
- Withholding the 10% federal tax will reduce payments now.

CAUTION: PAYMENTS THAT DO AFFECT YOUR BENEFITS (cont'd)

- If your employer is required to give you notice, but instead gave “payment in lieu of notice” or “continuation pay,” you must wait until payments end to file.
- If receiving any type of separation pay, don’t wait to file your claim. File immediately and let UI decide on your eligibility. Remember claims are not back dated, so if you wait that period will be lost.

WORKING PART-TIME

- If you work part-time while claiming benefits, your gross earnings will be deducted from your “partial weekly benefit rate” (PWBR), which is 20% higher than your weekly benefit rate.

Example – if your WBR is \$400/week, your PWBR is \$480/week. Any p/t earnings are subtracted from \$480, making your total income for the week \$480 instead of \$400. (Note you can never be paid more than your WBR, so if earnings are \$50 in this example, you will be paid \$400 from UI.)

- If collecting partial benefits, while your total income will be higher each week, your UI benefits will be reduced by a smaller amount which extends how long you can collect your total benefits.

WORKING PART-TIME (cont'd)

- Important to remember to report all earnings when you actually work, not when you get paid
- Failure to report earnings while collecting unemployment benefits is fraud. The Division of Unemployment Insurance runs cross-matches with employer payrolls quarterly and if you work while collecting benefits, you must pay all benefits collected back, plus fines and interest, as well as the possibility of being ineligible for benefits for one year.

AFTER YOU HAVE FILED

- Go to myunemployment.nj.gov to sign into your account. This will allow you to view your claim information (Weekly Benefit Rate, Balance, last week paid), as well as certify for your weekly benefits. You can also manage your claim, access your 1099, etc. from there.
- Be sure to check the email you provided for important information and updates.

CLAIMING

BENEFITS



CERTIFYING & CLAIMING YOUR BENEFITS

FIRST TIME claiming benefits—

- The first time you get paid will be the Wednesday of the third week after your claim is filed. Payment will be for the first two weeks.
- On Wednesday in the 3rd week of the claim, certify and claim your benefits via phone or online.

Example—

You file a claim the week of January 29th, 2023 (claim dated Sunday, 1/29/2023). Your first weeks of payment will be for the weeks-ending 2/4/23 and 2/11/23. You would claim payment for those two weeks on Wednesday 2/15/2023.

CLAIMING YOUR BENEFITS (cont'd)

After the first payment, *claim*:

- **Online:** Weekly starting Sunday of each week, or any day of the week
- **By phone:** Weekly or bi-weekly Monday through Friday

Base your selected call-in day by the last digit of your Social Security number.

- ✓ If your SS # ends in an odd number, claim on Monday.
- ✓ Even numbers, claim on Tuesday
- ✓ Wednesday – Friday calls: ANYONE

CERTIFICATION QUESTIONS

1. Are you able and available for work?
2. Are you actively seeking work?
3. Did you refuse any work?
4. Are you attending school or job training?
5. Did you work during the week(s) claimed?
6. Did you perform any commission or self-employment work, or were you entitled to holiday or vacation pay?
7. Are you receiving or have you applied for pension or other retirement pay (not including Social Security benefits) from an employer in your claim?

REMAINING ELIGIBLE

- You must be able to work, available for work, and actively seeking employment.
- Actively seeking work under UI rules requires that you make at least one verifiable work search effort for each week you claim benefits.
- You may be asked to provide documentation proving your job search efforts, so keep records.
- Claim your benefits weekly or bi-weekly, either online (Sunday – Saturday) or by phone (Monday – Friday).

JUST TO RECAP

- File as soon as you become unemployed.
- Watch your mailbox for paperwork stating your weekly benefit rate (WBR), and when to claim your first benefits payment.
- Check emails regularly for messages from the NJ Division of Unemployment.
- Continue to claim your unemployment benefits until you become reemployed or run out of benefits.

REEMPLOYMENT ASSISTANCE



RESOURCES

NJ.GOV/LABOR

- Links to career guidance assistance

LOCAL ONE-STOP CAREER CENTERS

- In-person access to job search services, programs for special populations, community programs, and educational resources to help you obtain the essential skills needed to find and keep a job

MANY SERVICES & RESOURCES

- **Employment Career Services**

Job-matching and referrals, employment counseling, training programs, special recruitment events

- **Special Services**

Customized assistance for military veterans and spouses, persons with disabilities, older workers, ex-offenders, those in recovery programs, and clients receiving public assistance

- **Public Access**

Access to computers, copiers, faxes, scanners, etc.

SPEAK WITH CAREER COACHES OR COUNSELORS

We can help you...

- Review your educational background and work history, and help match your skills to available jobs in your area
- Provide guidance in exploring occupations that best use job skills you already have
- Help you assess your skills and, if necessary, suggest training options
- Refer you to support services to make it easier for you to get and keep a job

UPDATE YOUR SKILLS

You may be eligible for educational/training programs at little or no cost to you.

- **Literacy skills:** Reading, math, HSE (GED) prep, and ESL (Education as a Second Language) abilities
- **Tuition Waiver:** Tuition-free courses at NJ state or county colleges for the unemployed
- **Training Grants:** Funding for those lacking essential skills, key credentials or training
- ✓ **Note:** Clients receiving Unemployment Insurance, may be eligible for *Additional Benefits during Training*, or ABT's if UI claims expire before training has completed. Meet with a Training Counselor to discuss.

JOB SEARCH & PLANNING WORKSHOPS

Career Coaches and guest speakers present helpful information on topics including:

- Job-search skills
- Resume writing
- Interviewing techniques
- Networking skills
- LinkedIn
- Skills-based volunteering

ONLINE JOB BOARDS

Online job boards are a most widely used job-search tool. Their accessibility makes them a convenient and competitive way to look for work.

   


"WORKING FOR AMERICA"






National Labor Exchange

NJDOL has a site **Job Source** for job seekers to search for jobs. Visit: jobsources.nj.gov

NJDOL has a site for employers to post job openings too. Visit: usnlx.com
Don't forget to view websites of employers of interest! Most accept resumes and applications online.

NETWORK, NETWORK, NETWORK!

- **Networking** is interacting with others to exchange information and develop professional or social contacts.
- In-person and online are both important. (One should not be done to the exclusion of the other.)
- Remember to use your online tools to **manage** your network...



REMEMBER

- Looking for work is a full-time job.
- Take time to properly assess your situation and set goals.
- You will need a resume and a plan.
- Dedicate enough hours each day to your job search.
- Take advantage of online resources and tools.
- Utilize resources and professionals at One Stop Career Centers, public libraries, and other public-access organizations.
- Stay positive and develop a supportive network of friends, family, and trusted advisors.



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