

Apply for Unemployment

Thomas Vecchio

Are you ready to apply for unemployment?

If so, know the facts. First, employment is a state benefit, not federal, and therefore the qualifications and benefits vary widely from state to state. In many states (but not all) you can file over the internet, however, before you do, be sure you are filing correctly or you may receive a denial of claims.

First, you will likely need the following when you apply for unemployment:

- Dates you started and ended employment for the last two years
- Income earned. Note in many states certain professions are not eligible, i.e. outside real estate agents for example.
- Exact name and address and phone of your previous employer
- Federal Employer ID number (aka "EIN") as found on your paystub or W-2
- Mailing address, phone number
- Social Security number and Driver's License number (assuming you have one)
- Mother's maiden name for security access
- If military, your separation date.

Whether you are eligible depends on several factors. Generally, unemployment is awarded to those who became unemployed through no fault of their own, however, there are many exceptions. If you were fired or quit, you may still be eligible for unemployment benefits, depending on the nature of your dismissal. Such reasons for coverage in event of being fired, include missing work to prevent domestic abuse of minors, or loss of transportation when no suitable alternative exists (e.g. the bus), etc.

The maximum award is factored on your previous income. Generally, this can be up to about \$16,000 as of 2008. To qualify, you must have worked (meaning cannot have been a student, or retired or otherwise not working). You must be physically and mentally able to work. If you have doctor's orders that you cannot work, do not apply for unemployment but instead look into social security or other agency assistance.

Once you apply for unemployment, it typically takes 2-3 weeks to receive your

first check, assuming you are awarded unemployment benefits.

We have a collection of secrets, strategies, and common mistakes you can avoid to help you get maximum unemployment benefits when you apply for unemployment. First, review your separation package. You could be owed money from a severance package. In addition, many larger employers have "outplacement", in which they'll actively help you find new employment as a means to save them some money paying unemployment. Your severance package will also usually cover extension of key services your previous employer may have provided, such as health insurance, and how to roll over a 401k, 403b or other corporate retirement package.

One other crucial common mistake people make is letting the emotions of their severance block making the correct and best moves for the moment. One of the single most important moves to do as you apply for unemployment is to maintain social contact with your previous co-workers, as they can help you find a new position and provide a work reference. We recommend not withdrawing from these contacts out of anger or shame, but instead, actively work to keep key relationships alive and working to help you find new placement.

If you've found these tips helpful, be sure to check out the full 9-step unemployment system at <http://www.Unemployment.ME>. It includes tips, tricks, and avoidable mistakes to help you apply for unemployment and get maximum award amounts, but also free info on unemployment grants, and a member's-only 9-step system to raise cash, secrets to finding and interviewing and negotiating an even higher salary than before, and much more.

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