North Central Group Rapid Response
August 6, 2020
10:30 am to 11:45 am

Agenda

1) Welcome / Purpose / Folder – Jeff Westra (20 Min)
2) WorkSmart Network – Dynae Saba (5 Min)
3) United Way – Ann McNeary (5 Min)
4) Covering Wisconsin – Adam VanSpankeren (10 Min)
5) Job Service / Unemployment Insurance – Joan Tompsett (35 Min)
6) WorkSmart – Wrap Up – Dynae Saba

For more information on WorkSmart, please contact:

Dynae Saba
Career Services Specialist
WorkSmart Network at Dane County Job Center
1819 Aberg Avenue | Madison, WI 53704
(T) 608.242.4556 | (M) 608.438.4076 | (F) 608.242.7403
(E) dsaba@worksmarternetwork.org | (W) www.worksmarternetwork.org
Dislocated Worker Program
WorkSmart
WorkSmart Application Packet

Hello, my name is Dynae Saba and I have been assigned as the Career Services Specialist that will be working with you. Please take this opportunity to consider enrolling in the WorkSmart program by filling out the information below and emailing it back to me. Once I receive this information, I will send you an application packet. If you do not have access to a computer at home, please give me a call and we can work out a plan together.

I will be setting aside several time slots to schedule appointments with each one of you once I determine interest levels.

I realize that if you are still working, things are probably overwhelming at this time. I am willing to be very flexible with my schedule so that we can meet around your schedule.

Please fill out the following information and email me to get the process started.

Name: _________________________________________________________________________

Position title: ________________________________________________________

Length of time with the company/date of lay off: ______________________________________

Work schedule:  _________________________________________________________________

Phone number and email address: _____________________________

Best time to reach you: _______________________________________________________________

I would also like to collect your household information so that I have it before our first meeting and can prepare a checklist of what I need to collect from you.

Household Composition (Please list only those related to you by blood, marriage or decree of court)

<table>
<thead>
<tr>
<th>Name</th>
<th>Age</th>
<th>How are they related to you?</th>
<th>Have they been employed in past 6 months?</th>
</tr>
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</tr>
</tbody>
</table>
I look forward to working with you! My contact information is below so if you have any questions, please do not hesitate to reach out to me.

**Dynae Saba**
Career Services Specialist
WorkSmart Network at Dane County Job Center
1819 Aberg Avenue | Madison, WI 53704
(T) 608.242.4556 | (M) 608.438.4076 | (F) 608.242.7403
(E) dsaba@worksmartnetwork.org | (W) www.worksmartnetwork.org
Unemployed or under-employed? Let’s change that.

Make a rewarding change with career and training services through the WorkSmart Network

Benefits of the Network

✓ Career assessments and planning assistance
✓ Financial support for approved skill training and education programs
✓ Career readiness (resume writing, interviewing) support
✓ Internships, on-the-job training and apprenticeships
✓ Job connections with our industry and business partners
✓ Supportive services and resources, and more

Who’s It For? If you’re ready to turn your strengths, skills and interests into a career and need some help, our services are for you! You’ll get access to high-quality career services, education and training, and support services to help you start a career in the region’s top, most rewarding industries. Services and programs are available to eligible adult and young adult residents of Columbia, Dane, Dodge, Jefferson, Marquette and Sauk counties. Contact us for details.

Who We’ve Helped

1,684
Number of clients we supported in their career development last year¹

685
Number of clients who found employment last year²

www.worksmartnetwork.org
Find your career path and potential.

We're here to help you quickly gain the skills needed for a great career pathway with higher earning potential. As part of the Network, you'll have access to no-cost programs and services to get you on the path to success. Turn to us for job leads, training program referrals and other career readiness resources to move you forward. Learn more at www.worksmartnetwork.org

How We Can Help

We'll help you every step of the way, from your first appointment to getting the job, and everything in between. We offer no-cost career resources and services that can help you:

✓ Determine the career path that is right for you
✓ Search available jobs in and outside of your local labor market
✓ Complete online and traditional applications and prepare for the interview process
✓ Acquire additional skill training if necessary
✓ Develop budgets and financial plans to fit your situation while unemployed
✓ Transition to employment and keep it

$15.90/hr

Average earnings of clients who found employment related to our funded training programs last year³

Find a listing of our service locations online at www.worksmartnetwork.org.

Are you ready? Start today.

The WorkSmart Network can help turn your strengths, skills and interests into a career. If you're ready to take the next step, we can help. Contact a representative nearest you to learn more.

✓ Dane County
   608.288.2459
✓ Columbia, Marquette, Sauk Counties
   608.355.4808
✓ Dodge and Jefferson Counties
   920.675.4609

The WorkSmart Network has given me an opportunity to further my education. I am going to be the first one in my family to graduate with a college degree. Once I graduate I will be able to give back to the community, thanks to the program. This really has made a big difference!”

-- Ivan, WorkSmart Network Participant

Sources (1-3): Workforce Development Board's proprietary employment data. Program participation is subject to eligibility requirements. Contact a WorkSmart Network representative to learn more. The WorkSmart Network and the Workforce Development Board of South Central Wisconsin are equal opportunity employer/program service providers. This product was created with funding from the Workforce Innovation and Opportunity Act (WIOA). If you need assistance to access our services in a different language or need this material in an alternative format, contact us. Deaf, hard of hearing, or speech impaired callers may reach us by using Wisconsin Relay Services at 711. Proud partners of the American Job Center network.
United Way
When the Paycheck Stops!
An AFL-CIO Guide to Unemployment

Taking Charge of Personal Finances

Eleven Step Financial Action Plan

1. **Prepare a complete household budget**
   Taking control of your personal finances is important to survive unemployment. Use a household budget worksheet to determine how you spend your money and where you can save. Involve others in the household, as appropriate.
   
   Your budgeted expenses should include:
   - Fixed expenses (mortgage/rent, taxes, insurance, loans, installment payments, and other fixed monthly payments)
   - Monthly expenses (food, gas, repairs, dues, prescriptions, church, and recreation)
   - Future expenses (income/property tax and other outstanding debts)

   Your income available to budget should include:
   - Income, including any accrued vacation/personal time off pay
   - Savings
   - Severance pay or negotiated separation benefits
   - Unemployment insurance
   - Refund from pension funds
   - Any court ordered payments - child support, family support, or maintenance

2. **List assets**
   Other assets may include:
   - Cash value of insurance policies
   - Equity on your home (the difference between the value of your home and the amount you owe on your home)
   - Re-sale value of vehicles or recreational items (boats, snowmobiles, …)

3. **Set priorities for your expenses**
   List payments in order of importance. This will help you pay first things first when money is short. The most important will be your mortgage or rent payment, followed by utilities, health insurance, and car payments. Child support, maintenance payments, or other court ordered items are also a high priority.

4. **Make a complete list of creditors**
   List the following information for each creditor:
   - Name, address, and phone number of the contact person
   - Account number
   - Total amount owed
   - Payment schedule, minimum amount due, and interest rate being charged

5. **Notify creditors before you get behind**
   Determine how much you can pay regularly on each bill. If you need to negotiate a lower monthly payment than your creditors expect, notify them before you get behind. Creditors are usually easier to work with when you let them know about your situation before a severe problem arises. They won’t know your situation until you tell them!

   **Contact creditors in writing:**
   - Tell them you need to work out a plan for delaying, reducing, or re-financing payments until you return to work.
   - Always include your account number, telephone number, and address.
   - Keep copies of your letters and follow-up by telephone or e-mail.
6. **Pay what you can**
Even if you can’t pay the amount creditors want, pay something regularly. This keeps your overdue balances as low as possible and lets creditors know that you are making a good faith effort. Partial payment may keep your account from being turned over to a collection agency.

7. **Stay in touch with creditors**
After your first letter, keep in regular contact with your creditors. This reassures them, demonstrates a responsible attitude, and may keep them from “hounding” you.

**IMPORTANT:** Don’t ignore your mail!
Sometimes trouble comes because people ignore government inquiries or creditor requests for information. That only makes things worse. If you do not understand notices or bills sent to you, call the person who sent you the bill.

8. **STOP credit purchases**
Stop using all your credit cards. Interest on most credit purchases is extremely high. If you have advanced warning that you will be out of work, try making larger payments to reduce the balance you owe.

9. **Reduce household expenses**
With your family, plan reductions in household expenses to stay within your new budget. Look into consumer credit counseling or financial education resources, if necessary.

**To cut your food costs:**
- Plan less expensive meal menus - use leftovers and prepare snacks from scratch.
- Adjust your buying habits - only shop when you need to, make a list, use coupons, and compare prices and brands.
- Consider other shopping/food options - food cooperatives, farmers’ markets, food pantries, or SHARE programs.

**To cut your telephone bills:**
- Investigate whether a cheaper calling plan and/or "bundling" of services are available.
- Eliminate unnecessary calls, make fewer long distance calls, and take advantage of lower evening/weekend rates.
- Cancel electronic phone features like “call waiting” and, if possible, discontinue unpublished listings.

**To cut your energy and fuel costs:**
- Turn off lights, TV, and appliances when not in use.
- Cut back on use of “power hogs” like hair dryers.
- Lower the thermostat on your furnace, reduce the use of your air conditioner, and dress accordingly.
- Wash and dry only full loads of clothes.
- Eliminate unnecessary car trips. Investigate mass transit or ride sharing options.

10. **Sell, barter, or donate what you don’t need**
Consider selling that extra vehicle or the boat and trailer you rarely use. Look at your possessions to see which items could be sold, traded, bartered, or donated (for tax deductible purposes) without really changing the way you live.

11. **Check into other financial resources**
- Life insurance - review your policy and talk to your insurance agent to see if you can borrow against your policy or at least stop/suspend making premium payments.
- Pension funds or other company savings/investment plans - talk to a company representative to see if you are owed a refund on any previous contributions from your pension fund or from other funds or if there is cash value available. Be aware though that making withdrawals can often carry significant tax or other financial implications.
- Talk to your landlord about doing minor repairs, cutting the lawn, or doing other lawn maintenance in place of rent.
- Your community may have a program that can offset or reduce property taxes simply by volunteering in the schools or other agencies. Ask around for other possible ways to save!

AFL-CIO Community Services Program
United Way of Dane County
608-246-4355
labor@uwdc.org
When the Paycheck Stops!

Looking for a Job

Three Step Job Search Action Plan

1. Take stock in yourself
   - Document the job skills you have developed - attention to detail, ability to stand for long periods of time, adaptability to new work assignments or equipment used, working safely, following complex procedures, ...
   - List additional skills you have acquired off the job. Some of these may be the result of volunteer experiences or work done with other organizations, such as treasurer for your bowling league or secretary of the band boosters.
   - Collect and write out your entire employment history, listing all your previous jobs, supervisors, locations, rates of pay, job titles, and work responsibilities. This will help remind you of the skills you can offer when filling out job applications. [This list should be saved and updated as necessary.]
   - Identify the working conditions you prefer.
   - Determine the pay and benefits you need (though changing jobs may require a cut in pay initially):
     - The lowest pay and benefit level you will accept
     - The chances for future wage increases and/or promotions as you stay on the job
     - The cost to you of accepting the job (day care, transportation, uniform, tools, ...)

2. Find out who’s hiring
   - Check newspaper ads, your local job service office, online job seeker resources, and employment agencies for job openings.
   - Tell everyone you know that you are looking for work and ask them to watch for job openings. Many jobs are secured through networking or personal contacts.
   - Follow up on all job leads.
3. **Prepare for the interview**

- Find out as much as you can about the employer and the job opening before you apply or are interviewed. Use online resources as available.

- When filling out a job application:
  - Complete the application in black or blue ink OR as instructed. Many applications are now done online so allow enough time to adequately answer all questions. Read through all instructions before submitting.
  - If filling out a paper application, neatly print answers to all questions. If a question does not apply, write in “N/A” (not applicable) or a dash.
  - Make certain that all the information you provide on the application is correct. Use your employment history document to help remember names, addresses, telephone numbers, and dates.
  - After completing the application, double check to see that everything is correct and keep a copy for your records.

- Before the interview:
  - Check your appearance. Be well-groomed. Dress appropriately.
  - Allow time for traffic delays or to find parking.
  - Show up early to give you time to collect your thoughts. Review the position description and any other company information you have.
  - Turn off your cell phone and other digital distractions.

- Take to the interview:
  - A summary sheet of your work experience, skills, references, addresses, phone numbers, and education.
  - Your social security card and driver’s license or state ID card.

- Consider how you might answer typical interview questions:
  - Why are you interested in working for us?
  - What is your experience?
  - What makes you think you can fill the requirements of this job?

- During your interview:
  - Sit up, look alert, and show that you are interested in the job.
  - When answering questions be honest, to the point, and confident. Don't sell yourself short!

- Send a timely thank-you letter or e-mail to the interviewer. Include any points you may have missed in the interview or final thoughts you may have.

**Remember:** It’s up to you to convince the interviewer that you have the skills necessary to do the job and you want the work!

AFL-CIO Community Services Program  
United Way of Dane County  
608-246-4355    labor@uwdc.org
Hundreds of community resources

- Food pantries and hot meal sites
- Rent, mortgage, and utility assistance
- Housing search assistance, eviction prevention, shelter information
- Employment assistance, job networking opportunities, career retraining, resume writing
- Addiction and mental health services
- Support groups
- After-school tutoring and recreational programs for youth
- Volunteer Services and item donation sites

To give or get help:

CALL 211
or text your zipcode to 898-211

Free and confidential 24 Hours a day

211wisconsin.org
Cientos de recursos comunitarios al alcance

• Despensas de alimentos y sitios de comida caliente
• Asistencia en renta, hipoteca y facturas de servicio(s)
• Asistencia para la búsqueda de vivienda, prevención de desalojo, información sobre refugios
• Asistencia de empleo, oportunidades de trabajo en la red, retención de carrera, redacción del currículum
• Servicios de adicción y salud mental
• Grupos de apoyo
• Tutoría después de la escuela y programas recreativos para jóvenes
• Servicios de voluntariado y sitios de donación

Para dar o recibir ayuda: LLAME A 211

211wisconsin.org
Covering WI
Health Insurance Options
Healthcare Options Available in Wisconsin

♦ COBRA—guaranteed private medical insurance, equal to your employer's group plan while employed.
  • Each family member has their own rights to a COBRA policy.
  • Medical, vision and dental policies may be continued separately.
  • **Sixty day** enrollment period to accept coverage and pay first premium.
  • COBRA coverage is retroactive to **the first day** after employer coverage ends.
  • Plan ahead: you may need to pay several month’s premium to “catch up”.
♦ Spouse's employer’s group program—special enrollment (HIPPA law).
  • **30 day window** from date when group medical insurance benefit ends.
  • Spouse should contact their HR department for details.
♦ BadgerCare Plus - Wisconsin’s Medicaid program.
  • No-cost application: [www.access.wisconsin.gov](http://www.access.wisconsin.gov), 800.362.3002.
♦ Affordable Care Act (ACA) Marketplace—
  • **60 day** special enrollment window from date when group medical insurance benefit ends.
  • Open enrollment period each fall.
  • Most plans eligible for tax credits and subsidies to reduce out-of-pocket costs.
  • [www.healthcare.gov](http://www.healthcare.gov), 800.318.2596, or call 2-1-1 for a referral to local in-person assistance.
♦ Private Insurance— month-to-month policies.
  • Purchase directly from insurance company or agent in your area.
♦ Free or low-cost clinics – call 2-1-1 (United Way).
♦ Medical insurance questions? Contact US Department of Labor:
  • [www.askebsa.dol.gov](http://www.askebsa.dol.gov) or call **866.444.3272**
If you are under 26, you have the option to remain on your parent’s plan from their job or the Marketplace. But, there may be other options that save you more money.

1. Health Insurance from your Job
   Ask your job about the cheapest health plan that covers only the employee. If the monthly amount you pay for this plan is less than 9.78% of your family’s income, it is considered affordable.

   - Is insurance from a job affordable? 
     - no 
     - yes 
       - Talk to your employer

2. Medicare
   You must be 65 or over, OR receiving Social Security Disability, OR have end-stage kidney disease.

   - Do you qualify for Medicare? 
     - no 
     - yes 
       - 1-800-242-1060 or medicare.gov

3. BadgerCare Plus (State of Wisconsin Medicaid)
   This program is for low-income adults, parents, and children. Check the back to see if you qualify.

   - Do you qualify for BadgerCare Plus? 
     - no 
     - yes 
       - access.wi.gov

4. The Marketplace (also known as Obamacare)
   Almost everyone can get a Marketplace plan, but financial help is based on income. Check the back for more information.

   - Can you get financial help? 
     - no 
     - yes 
       - 1-800-318-2596 or healthcare.gov

If you do not qualify for any of these options, call 2-1-1 to find a free or low cost clinic.
You may qualify if you make **this amount or less**. Adults and pregnant women/children qualify at different income amounts.

You can still sign up for The Marketplace if your income is higher, but you will not get financial help.

**The Marketplace**

1-800-318-2596
healthcare.gov

also known as: Obamacare and the Affordable Care Act (ACA)

Open Enrollment:
Nov. 1 - Dec. 15

<table>
<thead>
<tr>
<th>household size</th>
<th>Man</th>
<th>Woman</th>
<th>Pregnant Woman</th>
<th>Child (under age 19)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$0 - $1,063/mo</td>
<td>$0 - $1,063/mo</td>
<td>$0 - $3,254/mo</td>
<td>$0 - $3,254/mo</td>
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<tr>
<td>2</td>
<td>$0 - $1,437/mo</td>
<td>$0 - $1,437/mo</td>
<td>$0 - $4,396/mo</td>
<td>$0 - $4,396/mo</td>
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<tr>
<td>3</td>
<td>$0 - $1,810/mo</td>
<td>$0 - $1,810/mo</td>
<td>$0 - $5,539/mo</td>
<td>$0 - $5,539/mo</td>
</tr>
<tr>
<td>4</td>
<td>$0 - $2,183/mo</td>
<td>$0 - $2,183/mo</td>
<td>$0 - $6,681/mo</td>
<td>$0 - $6,681/mo</td>
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<tr>
<td>5</td>
<td>$0 - $2,557/mo</td>
<td>$0 - $2,557/mo</td>
<td>$0 - $7,823/mo</td>
<td>$0 - $7,823/mo</td>
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**To get financial help:**

1. Household size? _________
2. Total household income? _________
3. Will you get financial help?  yes  no

<table>
<thead>
<tr>
<th>household size</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
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<tr>
<td>income for financial help</td>
<td>$4,163/mo</td>
<td>$5,637/mo</td>
<td>$7,110/mo</td>
<td>$8,583/mo</td>
<td>$10,057/mo</td>
</tr>
<tr>
<td>Household size</td>
<td>$49,960/yr</td>
<td>$67,640/yr</td>
<td>$85,320/yr</td>
<td>$103,000/yr</td>
<td>$120,680/yr</td>
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<thead>
<tr>
<th>Missed the deadline?</th>
<th>Sign up within 60 days of:</th>
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<tr>
<td>Loss of coverage</td>
<td>Changes in household size</td>
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<tr>
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<td>Birth or adoption, marriage, divorce, legal separation, death</td>
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<tr>
<td>Release from incarceration</td>
<td>Immigration</td>
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<tr>
<td></td>
<td>Gain of citizenship or lawful presence in the U.S.</td>
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<tr>
<td></td>
<td>Moving</td>
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<tr>
<td></td>
<td>A permanent move out of county that results in access to new plans</td>
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<tr>
<td></td>
<td>Tribal Membership</td>
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<td>Members of a federally recognized tribe may enroll at any time</td>
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If you can get affordable insurance from a job, you will NOT get financial help for a Marketplace plan.

These numbers are for 2019.

December 2018 © 2018 Board of Regents of the University of Wisconsin System
This project is supported by Ira and Ineva Reilly Baldwin Wisconsin Idea Endowment, & Wisconsin Department of Health Services.
Get Free Help from a Health Insurance Expert

An expert will help you understand your options and enroll in a plan. Free help is available over the phone for the entire state of Wisconsin. You may be eligible for the options below.
To make an appointment:

- Call 608-261-1455 or 414-270-4677
- Go to www.coveringwi.org/enroll

Look out for scams!
There are a lot of COVID-19 health insurance scams. Work with a licensed expert and ask questions.

BadgerCare Plus
Also called State of Wisconsin Medicaid and ForwardHealth.
This program is for lower-income adults, parents, and children. You can sign up for BadgerCare Plus at any time.

Healthcare.gov
Also called the Marketplace, Affordable Care Act, and Obamacare.
Almost everyone can get a Healthcare.gov plan, but financial help is based on income.
You can sign up within 60 days of:
- Losing your health insurance
- Moving to a new county
- Change in household size
- Citizenship or lawful presence in the U.S.
- Release from incarceration or jail

COBRA
COBRA stands for the Consolidated Omnibus Budget Reconciliation Act.

When you lose health insurance from your job, you may be offered a COBRA plan. You may pay the full monthly cost of insurance. Before you choose COBRA, consider other options.

Within 60 days of losing your job you can:
- Sign up for COBRA if your job offers it
- Change your mind and switch to a different insurance option
1. Choose a plan with **premiums** that you can afford every month.

A premium is the **monthly** payment you make to the insurance company for your health care policy.

2. Find a plan that will help you pay the **out-of-pocket costs**.

**Out-of-pocket costs** are NOT included in your monthly premium. This is the amount you must pay during a year for your health care in addition to your premium. This includes any **deductible**, **co-pay**, **co-insurance**, or extra costs for services.

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**Deductible:**
The amount you need to pay before the insurance company will start to pay its part.

**Co-pay:**
The fixed amount you pay for a service.

**Example:**
- Doctor’s visit: $100
  - You pay $20
  - Insurance pays $80

**Co-insurance:**
The percentage you pay for a service.

**Example:**
- Doctor’s visit: $100
  - You pay $30
  - Insurance pays $70

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This project is supported by Wisconsin Health Information Organization, Ira and Ineva Reilly Baldwin Wisconsin Idea Endowment, & Wisconsin Department of Health Services.
Before you buy a plan, ask:

<table>
<thead>
<tr>
<th>How much will I pay before the insurance company pays a share?</th>
<th>How much will I pay to see my doctor or a specialist?</th>
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</thead>
<tbody>
<tr>
<td><strong>What’s my deductible?</strong></td>
<td><strong>What is the co-pay?</strong></td>
</tr>
<tr>
<td><img src="image" alt="Deductible" /></td>
<td><img src="image" alt="Insurance Pays $70" /></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>How much will prescriptions cost with this plan?</th>
<th>What is the maximum amount I pay for health care in a year?</th>
</tr>
</thead>
<tbody>
<tr>
<td><img src="image" alt="Prescriptions" /></td>
<td><img src="image" alt="Out-of-Pocket Max" /></td>
</tr>
</tbody>
</table>

There are 3 stages to using your health insurance during the year:

**Stage 1:** You pay the full amount for all of your health care bills. After you have paid for care equal to the amount of your deductible, you enter stage 2.

**Stage 2:** You split the cost of care with your insurance company. You only pay for co-pays and co-insurance, and the insurance company pays the rest. After you pay for care equal to the amount of the out-of-pocket max, you enter stage 3.

**Stage 3:** You pay nothing and your health insurance pays for all of your covered care. If you don’t get much care during the year, you may stay in stage 1 all year. But, you will need to keep paying your monthly premium to keep your plan.
Job Service
Job Service
Dane County Job Center – 1819 Aberg Avenue, Madison
608.242.4900 (Job Service Switchboard)
General Call Center # 888.258.9966

Workforce Development Center of Jefferson County
874 Collins Road
920.674.7500 ~ Main phone number

Sauk County Job Center – 505 Broadway St., Baraboo
608.355.4810 ~ Main phone number

We are here to help ~ we offer services to job seekers from all walks of life, with varying skill and academic levels.

- Register on your home computer, at the library or at the Job Center.
- Before you register with Job Service you will need to create a personal email address if you do not have one.
- You will need to establish a logon (username and password). You should use the same username and password that you used for unemployment.
- Registration will take at least one hour.
- What do you need to register and complete the Job Match Profile? ~
  - Social Security Number
  - Date of birth
  - A valid email address
  - Current resume or ~
  - Names and addresses of all your employers for the past 10 years, start date and end date and your job duties
  - Names of the schools you attended and the degrees you received
  - Your Professional Summary, which summarizes your experience and highlights your background
  - A comprehensive list of skills you possess

The Job Center of Wisconsin website is a great resource.
- Resources on planning a career
- Resources on Child Care, Financial Assistance, Food/Nutrition, Healthcare and Housing
- Online workshops ~ Job Searching with Technology, Resumes and Job Applications, Interviewing, Networking and Your Workplace Skills
- Labor Market Information

All the information on employer recruiting events can be found on ~

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When should I apply?
- Apply for Unemployment Insurance benefits the first week you are unemployed or the first week you are working fewer hours.

Where do I go to apply online?
- [https://my.unemployment.wisconsin.gov](https://my.unemployment.wisconsin.gov)
  Allow 30-45 minutes to apply. If necessary, you can save your progress and complete later.

What do I need to apply online?
- A username and password for filing online
- A valid email or mobile number
- Your social security number
- Your Wisconsin driver license or identification number
- Your work history for the last 18 months:
  - Employers' business names
  - Employers' addresses (including zip code)
  - Employers' phone numbers
  - First and last dates of work with each employer
  - Reason no longer working with each employer
- Your alien registration number, document number and expiration date, if you are not a U.S. citizen
- Form DD214 (Member 4 copy), if you served in the military in the last 18 months
- Form SF-50 or SF-8, if you are a federal civilian employee
- Name and local number of your union hall, if you are a union member

What are the next steps after I apply?
- Starting your claim is your first step. To continue payments, you must file a weekly claim for every week that you are unemployed at [https://my.unemployment.wisconsin.gov](https://my.unemployment.wisconsin.gov).
- If you are required to register for work with Wisconsin Job Service, you must register at [https://JobCenterofWisconsin.com/ui](https://JobCenterofWisconsin.com/ui) within 14 days of the date you completed your application for UI benefits. **No unemployment benefits will be paid to you until you register and complete your résumé.**
- Check online at [https://my.unemployment.wisconsin.gov](https://my.unemployment.wisconsin.gov) for up-to-date information about your claim. Sign up for direct deposit, update your tax withholdings, or print an official summary of benefits paid for income verification purposes.
Where do I go to register?
- https://JobCenterofWisconsin.com/ui

Can I use the same logon I used to apply for unemployment?
- Yes.

How long should it take me to register and complete a résumé?
- About 15 minutes to register and about 45-60 minutes to complete a résumé.

What do I need to register and complete a résumé?
- Social Security Number
- Date of Birth
- A valid email address
- Your current résumé, or
- The names and addresses of all of your employers in the last 10 years, the start and end date for each employer, and your job duties.
- The names of schools you attended and degrees received.
- Your Professional Summary, which summarizes your experience and highlights elements of your background that the employer may otherwise miss.
- A comprehensive list of skills you possess.

How will I know I have completed the requirements?
- A message will appear after you successfully complete your résumé, plus an email will be sent to you.
- You can also check your dashboard on the My JCW page.

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DWD is an equal opportunity employer and service provider. If you have a disability and need assistance with this information, please dial 7-1-1 for Wisconsin Relay Service. Please contact the Unemployment Insurance Division at 414-436-7069 to request information in an alternate format, including translated to another language.
It is not possible to compile an all-inclusive list of valid work search actions and acceptable proof. Work search actions must be able to be verified to be considered reasonable.

**Examples of Valid Work Search Actions and Acceptable Proof**

<table>
<thead>
<tr>
<th>Examples of Valid Work Search Actions</th>
<th>Acceptable Proof</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mandatory JCW registration/participating in mandatory re-employment services</td>
<td>UI confirms with JCW. Keep copy of email confirmation.</td>
</tr>
<tr>
<td>Submitting résumé or application IN PERSON to employer that has openings/ is taking applications.</td>
<td>Document details (date, name and phone number of employer, name and title of contact).</td>
</tr>
<tr>
<td>Submitting résumé or application ONLINE to employer that has openings/ is taking applications.</td>
<td>Copy of email confirming résumé or application received. Note: This is needed even if submitting application or résumé through JCW.</td>
</tr>
<tr>
<td>Applying for civil service position on wisc.jobs.</td>
<td>Copy of email confirming résumé or application received.</td>
</tr>
<tr>
<td>Non-mandatory re-employment services (training supplied by the Job Center of Wisconsin to help you get a job, but not a required activity).</td>
<td>Document activity, location (in person or online), and date of participation.</td>
</tr>
<tr>
<td>Registering with placement facility, temporary help agency, or headhunter.</td>
<td>First time registration with each facility/agency only. Electronic or paper copy of registration form or copy of email confirming registration.</td>
</tr>
<tr>
<td>Posting résumé on employment website (e.g. Indeed.com, CareerBuilder.com).</td>
<td>First time posting with each website only. Copy of email confirming receipt of résumé.</td>
</tr>
<tr>
<td>Meeting with career counselor.</td>
<td>Document details (date, name and phone number of career counselor).</td>
</tr>
<tr>
<td>Participating in job interview.</td>
<td>Document details (date, name and phone number of the employer, name and title of contact).</td>
</tr>
<tr>
<td>Participating in professional work-related networking group/event.</td>
<td>Keep registration confirmation, ticket, or name badge showing name and date of event.</td>
</tr>
<tr>
<td>Creating a personal user profile on professional networking site (e.g. LinkedIn.com, MyOpportunity.com).</td>
<td>Screenshot of the profile which could be verified by the state agency.</td>
</tr>
<tr>
<td>Using online career tools such as job match advisors, other national job boards, or mySkills myFuture.</td>
<td>Screenshot of the results from tools used.</td>
</tr>
</tbody>
</table>

**Examples of Invalid Work Search Actions**

- Viewing job leads (but not applying).
- Contacting employer to learn that no openings exist/applications are not being taken.
- Submitting application to same employer within 4-week period (unless a new job becomes available/posted).
- Subsequent/duplicate posting of résumés on job search websites (unless part of application for specific job).
- Submitting application for work that is not reasonable considering your training, experience, duration of unemployment, and availability of jobs in your labor market.
Claimants must perform at least four work search actions each week, unless the department notifies them their work search is waived.

Claimants must document their work search actions for each week they claim benefits, having enough detail to allow for verification by the department.

The department may request acceptable proof of a claimant's work search actions at any time. Claimants should keep acceptable proof of their work search actions for 52 weeks.

To document their work search actions throughout the week for the current week, claimants can use the online Weekly Work Search Entry Form at https://my.unemployment.wisconsin.gov:

- Go to your dashboard
- Choose "Unemployment Services"
- Choose "Enter Work Search Activity"

Even if claimants use the Weekly Work Search Entry Form, they need to file their weekly claim. The work search actions they enter for the week will be stored by the department and automatically transferred into the online weekly claim certification.

If claimants do not use the Weekly Work Search Entry Form, they will need to enter their weekly work search actions when they file their weekly claim online. When they file online the department keeps copies of the work search actions. To file online, go to https://my.unemployment.wisconsin.gov.

Claimants are responsible for providing acceptable proof of their work search actions upon request.

If claimants are truly unable to use online services, they should have their work search actions ready to supply to the claims specialist helping with their claim.

Falsely reporting any information on a work search record may be an act of concealment. See the Handbook for Claimants, Part 7: Fraud and Quality Control, https://dwd.wisconsin.gov/uiben/handbook.

Claimants can go to https://dwd.wisconsin.gov/dwd/forms/ui/ucb_12_e.htm to print a form for recording their weekly work search actions.

**Work Registration and Re-employment Services**

Completing the mandatory work registration with Wisconsin Job Service online at https://JobCenterofWisconsin.com/UI is considered one reasonable work search action.

Attending mandatory re-employment services (RES) including mandatory follow-up activities will satisfy all four work search requirements for the week the session occurs or the week the follow-up action is required.

Participating in non-mandatory RES (training supplied by the Job Center of Wisconsin to help claimants get a job, but not a required activity) is considered one reasonable work search action.

Claimants with questions about their work search not answered in this publication or the online Handbook for Claimants may call a claims specialist at 414-435-7069 during business hours.
UNEMPLOYMENT BENEFITS
How to Apply and Eligibility Frequently Asked Questions

APPLY ONLINE at: my.unemployment.wisconsin.gov

When To Apply

• You are totally unemployed,
• You are partially unemployed (your weekly earnings are reduced), or
• You expect to be laid off within the next 13 weeks and would like to start your benefit year early.

All claims based on work done in Wisconsin are filed through Wisconsin, even if you now live in another state.

Important: Your claim begins the week you apply. To avoid any loss of benefits, apply the first week you are unemployed. Do not wait until the week is over.

How To Apply

Steps to Apply Online:
1. Type into the internet browser: my.unemployment.wisconsin.gov
2. Read and accept Terms and Conditions
3. Create a username and password
4. Logon to access online benefit services
5. Complete your application

Apply Online During These Times:
Sunday 9:00 AM – 5:00 PM
Monday – Friday 6:00 AM – 7:00 PM
Saturday 9:00 AM – 2:30 PM

For help using online services or if you are truly unable to go online call (414) 435-7069 during business hours

After You Complete Your Application:
• You will receive a Claim Confirmation and Instructions form in the mail.
• The Handbook for Claimants is online at https://dwd.wisconsin.gov/ubeen/handbook. You are responsible for knowing the information provided in this handbook.
• If you qualify for unemployment benefits, we will send you a notice with the amount of benefits you can receive.
• If you do not qualify for unemployment benefits, we will send you a notice that tells you why.
• If you are required to perform a weekly work search or if you work less than full-time (32 hours or more per week) you must register with Wisconsin Job Service at https://JobCenterofWisconsin.gov/ui and complete a résumé within 14 days of the date you completed your application for UI benefits.

Have This Information Ready To Apply:

☐ A username and password for filing online
☐ A valid email or mobile number
☐ Your social security number
☐ Your Wisconsin driver license or identification number
☐ Your work history for the last 16 months:
  ▪ Employers’ business names
  ▪ Employers’ addresses (including zip code)
  ▪ Employers’ phone numbers
  ▪ First and last dates of work with each employer
  ▪ Reason no longer working with each employer
☐ Your alien registration number, document number and expiration date, if you are not a U.S. citizen
☐ Form DD214 (Member 4 copy), if you served in the military in the last 18 months
☐ Form SF-50 or SF-8, if you are a federal civilian employee
☐ Name and local number of your union hall, if you are a union member

For more information about unemployment insurance, visit our website: dwd.wisconsin.gov/ui

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STATE OF WISCONSIN

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UCB-16533-P (R. 09/2019)
Eligibility FAQs

The following are general questions and answers relating to Unemployment Insurance (UI) eligibility. In order to determine your individual eligibility, you must file a claim.

➢ What is the weekly benefit rate (WBR)?
   The weekly amount of unemployment benefits you are paid when you have no wages or other income during the week. It is 4% of the total high quarter wages from all covered employment in your base period. The minimum WBR is $54, requiring high quarter earnings of $1,350, and the maximum WBR is $370, requiring high quarter earnings of $9,250.

   If you do not have enough earnings for the minimum benefit rate, you do not qualify for unemployment benefits.

➢ What is a base period?
   The base period is the first four of the last five completed calendar quarters before the week you file your initial claim application for a new benefit year. The wages paid during this period of time are used to determine if you have enough wages to qualify for a claim and to calculate how much you can be paid. The following chart will help you to understand how we determine the calendar quarters in your base period. The four shaded quarters in each row are the base period quarters for a claim started in the far right quarter of the same row.

➢ How long can I claim UI benefits?
   You start a benefit year when you file a new initial claim application. A benefit year lasts 52 weeks. When one benefit year ends, the week that you file your next initial claim application will start a new benefit year. During the 52 weeks of each benefit year, there is a maximum amount of unemployment benefits you can be paid. This is called your "maximum benefit amount" (MBA). The MBA is the lesser of 26 times your WBR or 40% of your total base period wages from all covered employment.

Wages that you earn during a benefit year will not increase your MBA or your WBR for that benefit year.

Use your MBA as you would a checking account balance. As you are paid weekly benefits, simply subtract the amount you are paid from your MBA balance to know how much you can still be paid for that benefit year.

➢ When can I expect my first payment?
   For every new benefit year, no benefits are payable for the first week you would otherwise be eligible for benefits. This is called the Waiting Week. After the required waiting period is served, benefits will be paid for other eligible weeks after they are claimed.

➢ Do I need to register with Wisconsin Job Service?
   You must register with Wisconsin Job Service. You must be fully registered with Wisconsin Job Service within 14 days of filing your initial claim. Failure to fully register by the deadline will result in a suspension of benefits until the registration is complete. You will not be eligible for benefits for any week prior to your registration if your registration is not completed within 14 days of filing your initial claim. If you reside outside of Wisconsin you must report to the public employment office nearest your home and register by the deadline. Consult the Handbook for Claimants for additional information at https://dwd.wisconsin.gov/uiben/handbook.

➢ Do I need to look for work when I claim UI?
   You are required to perform at least four work search actions for each week you want to be paid unemployment benefits, unless the department clearly tell you that your work search is "waived" and you do not have to look for work. When you file your initial claim you will be given your work search instructions. You must provide this information to the department when you file your weekly claim. Remember, if you do not make an adequate search for work, you may lose benefits. Apply for jobs you are willing to accept; don't apply just to meet the work search requirements. Do not stop looking for work unless the department tells you it is no longer needed.

➢ Will my pension or Social Security affect my UI eligibility?
   You must tell us if you have applied or are receiving any type of retirement payment. Retirement payments include periodic (such as monthly) and lump sum payments from retirement plans, 401(k)'s, 403(b)'s, and 457(b)'s, as well as Railroad Retirement

Only UI can provide you with accurate information on the program. Do not rely on answers from outside sources.

The penalties for fraud and concealment are severe.
Benefits. Receipt of Social Security Retirement Benefits does not affect payment of UI. If all or part of your retirement payment was funded by one of your base period employers, your weekly unemployment payments must be reduced. If you roll the payment into another retirement system within 60 days of receiving it your unemployment payments will not be reduced unless you receive payments after the rollover. A voluntary retirement may be considered a quit and you may be disqualified.

➢ If I am offered a job that pays less than I am currently making, do I have to take it?
There isn’t a general answer to that question because every case is different. If you refuse an offer of work, you must report it on your weekly claim. When you refuse a job, an investigation is conducted to determine if benefits are still payable. Wisconsin statutes provide for a “canvassing period” of up to six weeks after a job separation, during which time you may use the wages and skills of the last job as a basis to evaluate an offer of new work. If the skill is lower or the wage substantially less, benefits are normally not affected. After the canvassing period ends, you must be willing to accept work which offers reasonable wages, hours and other conditions for the type of work being offered, without regard to past wages or skills.

➢ Can I go to school while I collect UI?
You must tell us if you are a student while you file claims for unemployment benefits. Generally you must be able and available for full-time work. An investigation will be conducted to decide whether you are available for work. You may not have to be available for work while attending school if you are enrolled in a course of study that is considered “approved training.” If you are in training approved or funded by TAA or WIOA displaced workers programs, your training will be approved. If you are enrolled in a vocational program (diesel truck driving, cosmetology, nursing aide, etc.) and you are a full-time student in this program (per the school) your training may be approved. If you are attending a university and taking day classes, you may not be eligible for benefits.

➢ If I take a part-time job or another job that pays less than my prior job, will I still be able to collect UI benefits?
Any job you take while collecting UI may reduce your weekly benefit payment. No benefits are payable for the week if you work, miss work and/or receive or will receive holiday, vacation, severance or sick pay in a week for hours equal to 32 or more. No benefits are payable if you earn wages or have holiday, vacation, severance or sick pay alone or combined with wages of more than $500. If your total hours are less than 32 for the week and your total earnings are $500 or less, the "partial wage formula" is used to compute partial weekly UI benefits as shown below:

1. Subtract $30.00 from the gross income.
2. Multiply the remainder by .67 (67%).
3. Subtract this new amount (including the cents) from your WBR.
4. Round the remainder down to the nearest whole dollar. This is the amount of partial UI benefits payable for the week.

The smallest UI payment that we will pay is $5.00, so if your calculation results in an amount less than $5.00, no payment will be made.

➢ What effect will severance or unused vacation pay have on my UI eligibility?
It will depend on how your employer handles these payments. If your employer assigns this pay to the week(s) you are claiming, you must report the pay on your weekly claims. Call your employer if you are uncertain whether these types of pay have been assigned.

Only UI can provide you with accurate information on the program. Do not rely on answers from outside sources.

The penalties for fraud and concealment are severe.
Unemployment Insurance

YouTube Videos

How to Apply for Unemployment:
https://www.youtube.com/watch?v=FfHQKS-YmWI&feature=youtu.be

How to Register on Job Center of Wisconsin:
https://www.youtube.com/watch?v=VikaHS5akCY&feature=youtu.be