

The Complete
Maryland Unemployment Guide



Guide

Introduction

When you are terminated from a job, one of your first thoughts is, "What am I going to do? How am I going to pay the bills?" This situation is usually even more stressful if your dismissal was unforeseen, as you were released through no fault of your own. However, the federal and state governments have developed unemployment insurance as a solution to provide unemployed workers with financial assistance until they find another job and get back on their feet. Our comprehensive guide gives you thorough information on the unemployment insurance program so you have a better understanding of your options after you have been dismissed from a job.



First, before you consider applying for unemployment benefits, you should review the program's eligibility requirements so you know if you are eligible. Your qualifications for unemployment are primarily determined by the amount of wages you earned within the last 18 months prior to filing and the reasons you were let go from your former position. After you have determined your eligibility, you can read more about the application process, including where and how to register for benefits, and you can discover more about the actual benefits the program offers. Through our guide, you will also receive more information on filing appeals against unemployment denials, what benefit extensions are, and how to file a suit against wrongful termination. Continue to the end of our guide for supplemental information on acquiring health care, utilizing alternative methods of spending and more.



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Eligibility for Unemployment Benefits in Maryland



Unemployment insurance provides beneficiaries with financial relief as they search for a new job. Since the program is designed for specific groups of unemployed workers, not everyone who finds themselves without a job will qualify. Maryland's Division of Unemployment Insurance (DUI) considers applicants who were employed over a certain amount of time, earned a specific amount of wages, and were discharged from their duties for qualified reasons. In addition to basic eligibility requirements, those wishing to receive unemployment insurance benefits must meet other restrictions that comply with the program's mission and requirements, such as work search requirements. Per Unemployment Insurance Law, unemployment payments serve as temporary financial assistance for workers who have been released from their job through no fault of their own. This means all claimants must receive payment with the intention of finding another job as soon as possible.

Monetary Eligibility for Unemployment

The Division of Unemployment Insurance assesses a claimant's qualifications for insurance benefits through monetary eligibility and non-monetary eligibility requirements. An applicant's monetary eligibility is determined through the income he or she earned from working in a base period. The standard base period for which your monetary eligibility is considered is a one-year term comprised of the first four calendar quarters of the last five completed quarters immediately preceding the period in which you have submitted your claim. Review the chart below to see where your base period would fall:

Month in which you filed your claim	Your base period is the previous...
January, February, March	October 1 to September 30
April, May, June	January 1 to December 31
July, August, September	April 1 to March 31
October, November, December	July 1 to June 30

The DUI will review your work history and send you a Determination of Monetary Eligibility. Look over your determination carefully and make sure your employment information and wages earned are accurate. The amount of wages reported on your Determination of Monetary Eligibility affects how much money you receive in benefits every week. Furthermore, if the information is discovered to be incorrect later on, then you may be disqualified from receiving benefits for false representation of information. If you do not meet the requirements for a standard base period, then you will automatically be considered for an alternate base period. An alternate base period is a one year period made up of the last four calendar quarters instead of the past five quarters.

In order for your base period to qualify, you must have been employed at least part-time. You have worked part-time if you worked at least 20 hours per week or 80 hours in one month (some jobs alternate work weeks, so employees do not work every week). Bear in mind, part-time earnings might make you eligible for a smaller benefit amount than full-time earnings, even if you earned a substantial income. Additionally, you can still qualify for monetary eligibility if you receive a severance payment or pension payment from your previous employer, however it may affect your weekly benefits amount.

Non-Monetary Eligibility for Unemployment

Although your Determination of Monetary Eligibility may pass as qualified, you still have to meet other eligibility requirements to receive unemployment benefits. The most important factor the DUI considered when determining your non-monetary eligibility is the reason you were severed from your former place of employment. The Unemployment Insurance Law states that you must have been separated from your job through no fault of your own and there are specific conditions you have to meet to abide by that term.

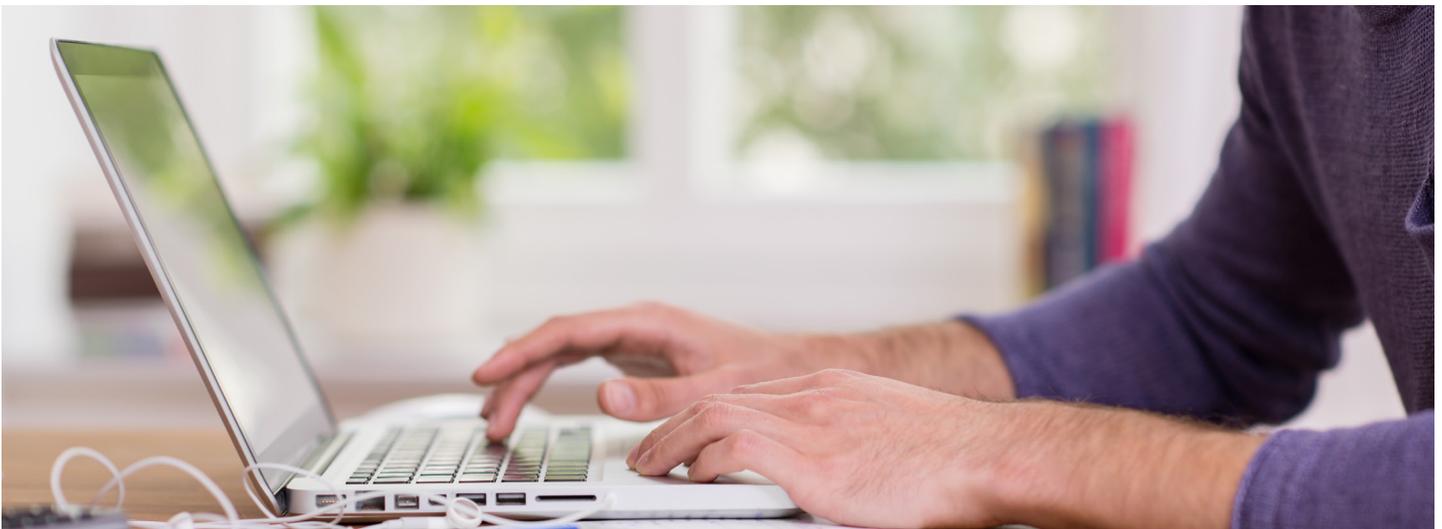
If you voluntarily left your former job, then you typically do not qualify for unemployment unless you meet one of the few exceptions. The exceptions to this rule include leaving your employer because you felt compelled to do so in order to maintain your safety. For example, if you quit because you were the victim of constant sexual harassment, and your employer failed to act on your behalf, then you can still qualify for unemployment. Other reasons an employee might quit to preserve their well-being include refusing to partake in criminal activities or avoiding dangerous working conditions that your employer has failed to remedy. These reasons fall under what is called “constructive discharge” and you remain eligible for unemployment under this stipulation because it is legally considered wrongful termination.

Other forms of non-monetary eligibility involve your ability to work. Since the program aims to get all of its beneficiaries employed again, you must be physically and mentally able to work at the time you file your initial claim. If you experience an injury that renders you unable to work for a short period of time, then you will temporarily be disqualified until you are able to resume your work search.

Maintaining Eligibility for Unemployment in Maryland

As a recipient of unemployment benefits, your utmost responsibility is to look for a job. You will be required to enroll with the Division of Workforce Development and Adult Learning (DWDAL), which can assist you on your job search and even provide additional resources that can boost your skills. Visit the DWDAL website [here](#). If you do not register with the DWDAL program within 10 days of filing your initial claim, then you will not be able to continue receiving benefits until you do so. In addition to your job search responsibilities, you must report your efforts to the DUI when you file your weekly claim certification. When you fail to report your work searches, or you do not actively seek employment, then you are no longer eligible for unemployment insurance. By the same token, you cannot decline an offer of employment or you will be disqualified from the program.

You also cannot continue filing for weekly unemployment benefits if you move to another country or U.S. territory with the exception of Puerto Rico, the Virgin Islands or Canada. This is because all eligible candidates for unemployment must be residents of the United States. Both U.S. citizens and legal immigrants are eligible to apply, however claimants of alien status will first have to be confirmed by the U.S. Immigration and Naturalization Service.



How to Apply for Unemployment Benefits in Maryland



After you have determined your eligibility for unemployment insurance, you are ready to look into the steps you need to take to apply. There are two parts to filing an unemployment claim in Maryland. First, you must file an initial claim. Upon submitting an initial claim, your monetary and non-monetary eligibility is assessed by the Division of Unemployment Insurance (DUI) and it will be determined if you are qualified for benefits. If you are found to be eligible for unemployment, then you will proceed to the next part of the unemployment claim application process, which involves filing a weekly claim for the duration of your unemployment. This weekly claim is called a weekly claim certification, and it informs the DUI that you are still in need of unemployment assistance.

The best time to file your initial claim is as soon as you become unemployed. Your benefits period will begin the Sunday after you file, and you cannot apply for back pay if you have not filed your initial claim. Therefore, if you wait until two weeks after you lost your job to file an unemployment claim, you will not receive payment for the week you did not file. Additionally, you may even be denied benefits if you decide to file too late.

What You Need to File an Unemployment Claim

Make sure you compile all your necessary documentation and information before you file your initial unemployment insurance claim. Since the application requests a lot of in-depth information regarding your work history, you should have W2s, employer contact information, and your employment period ready to disclose on the application. To file your initial claim, first you need your basic contact and identification information. This information consists of your name, your Social Security Number (SSN), address and telephone number. If you cannot provide a SSN because you are an immigrant, then you should be prepared to provide an alien registration number, and you may even need to supply verification of your information from the U.S. Immigration and Naturalization Services. Furthermore, it is important you provide a current address and phone number so the DUI can maintain correspondence with you regarding your claim. If you have any children younger than the age of 16, then you will also be asked to supply their SSNs, dates of birth, and names in order for them to count toward your benefit amount.

As mentioned above, you have to provide extensive information on your places of employment in the past 18 months. When you are reporting your former employers' information, you should supply the DUI with your employer's name, payroll address, phone number, and the reason for separating from each employer. You must provide this information as completely as possible since the DUI has to make contact with each employer. If the DUI is unable to contact your previous employer through the information you provided, then your claim could be penalized until the matter is resolved. If you were enlisted in the military in the past 18 months, then you must provide your DD214, Member 4 form. Additionally, if you were employed by the federal government at any time during the last year and a half, then you must supply a copy of your Form-50 or SF-8, if you have it available. Anyone who was hired through a union must provide the hiring hall number for their union when filing their unemployment claim.



Applying for Unemployment Online

The easiest way to file an unemployment claim is through the Division of Unemployment Insurance's online portal, called WEBCERT. When you choose to apply for unemployment online, you will first register an account with [WEBCERT](#) and establish a Personal Identification Number (PIN). Every time you log on to the platform, you will login using your Social Security Number and PIN. An online application is easier than filing your claim through other means because you have constant access to your claim and account information. Furthermore, if you need to update contact information on your account, you can do so immediately using the online system.

Although the online method for filing your claim is available to most residents of Maryland, not all candidates can file their initial unemployment claim online. For example, Maryland residents who have worked and earned income from another state within the past 18 months must contact a Claim Center for additional information on how to file. Additionally, anyone wishing to collect unemployment who has worked for the federal government or has had more than three employers in the last year and a half must also file their claim by telephone in lieu of using WEBCERT. Finally, if you have filed an unemployment insurance claim with another state in the past 18 months, you must also file your claim by phone.

Other Ways to File for Unemployment

Claimants who are unable to file their claim online can apply for unemployment benefits by phone. In order to file an unemployment claim by phone, you will call a Claim Center to process your initial application. Claim Centers are open for operation Monday through Friday from 8:00 a.m. to 2:00 p.m. with the exception of state and national holidays. In order to successfully file a claim through an Unemployment Insurance Claim Center, contact a center in your region. Find the Claim Center by clicking this [link](#). Since filing your unemployment claim by phone does not provide the same convenience as filing online, you will have to contact the Claimant Information Service line to receive updates on your unemployment insurance claim. If you wish to contact the Claimant Information Service, you can contact one of the numbers below:



Baltimore area
or out of state — **410-949-0022**



Outside of
Baltimore area — **1-800-827-4839**

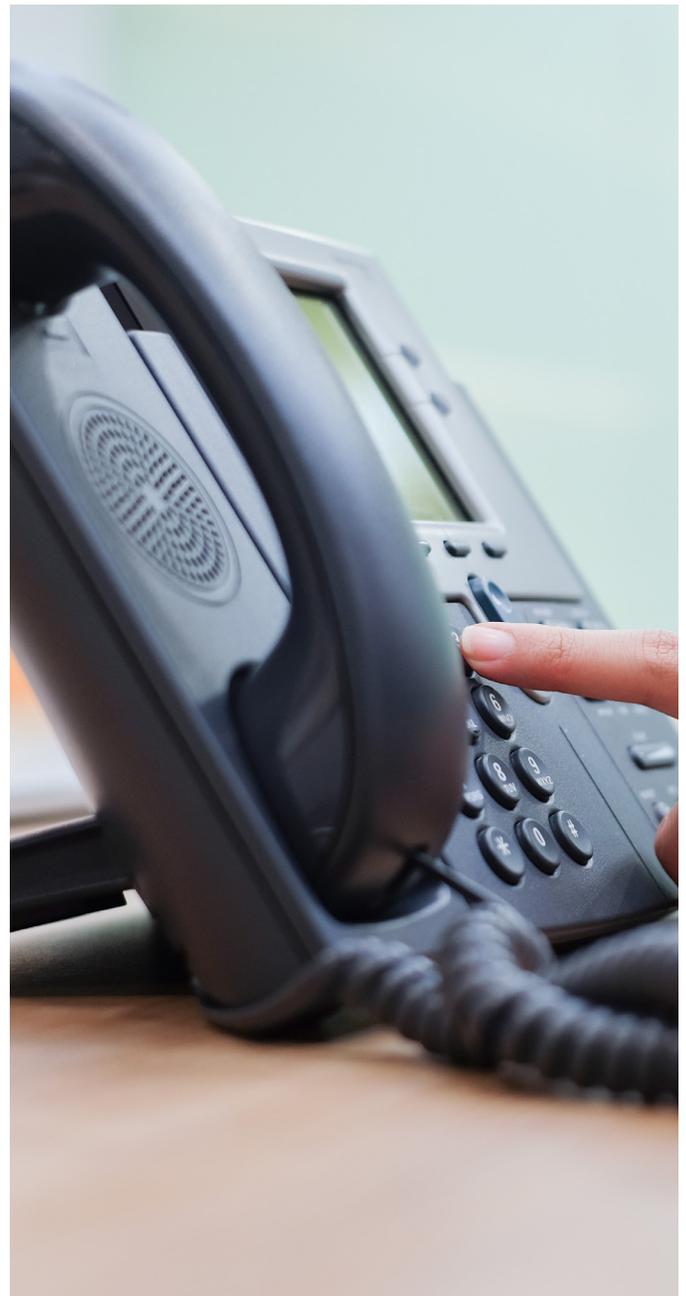


Hearing impaired
claimants — **dial 711 for Maryland Relay**

After You Register for Unemployment Benefits

Once you have filed your initial unemployment claim, you will receive a Monetary Eligibility Determination, which lists your employers from the last 18 months, their contact information, and the gross income you earned while working with them. If there are any errors on this form, you must report the errors to the DUI within 15 days of the form's composition date. After you have passed your monetary eligibility requirements, the DUI will assess your non-monetary eligibility. If there are any areas of concern, then you will receive a phone call to resolve the issue. When your non-monetary and monetary

eligibility have been reviewed, then the DUI will send you a Notice of Benefits Determination. This notice will inform you of your acceptance or denial into the program. If you are approved for benefits, then your next step is to continue filing a weekly claim certification so you can receive your benefit payments. Weekly claim certifications can be filed online through WEBCERT or by phone with the Claim Center.



Unemployment Benefits Coverage in Maryland



The benefits you receive through unemployment insurance are primarily monetary since the unemployment insurance initiative aims to provide financial relief to its beneficiaries while they search for a new job. However, the program offers various benefits within its primary goal, including job search assistance that could also lead to the development of marketable skills. When claimants have a better understanding of the benefits unemployment insurance offers, they can devise a strategy for effectively utilizing their benefits until they are able to obtain employment. Additionally, learning more about how benefit amounts are calculated can give you a head start in budgeting your expenses while you are participating in the program. Once you have a thorough understanding of how unemployment's benefits are determined, then explore the weekly claim certification process so you know how to receive your weekly payments.

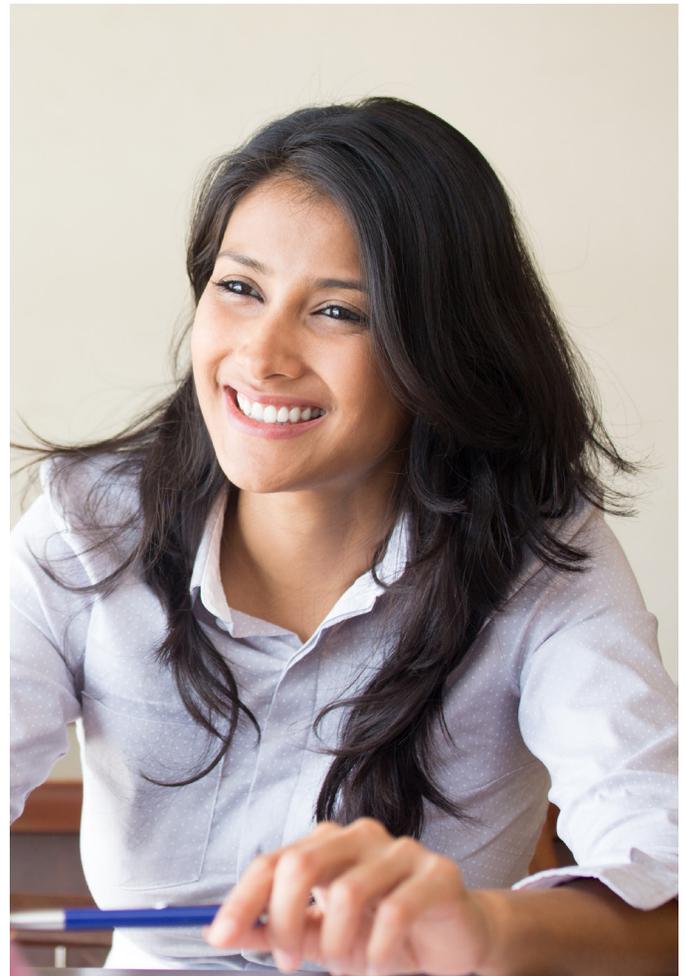
What benefits do I receive from unemployment?

Through unemployment insurance, you receive monetary benefits which can be used at your discretion. As such, your unemployment payments can be used to pay bills, cover extra expenses, or in any other way you need to use them. Unemployment insurance benefits are distributed through a prepaid debit issued by the state of Maryland through Bank of America. Upon receiving your debit card, you set up a personal identification number (PIN) so you can utilize the card safely during your purchases. The Maryland Unemployment Insurance Benefits Debit Card is only expendable per the amount loaded onto the card, which means if you do not use all of your benefits every week, then you will accumulate more money on your card. Furthermore, the card is valid for up to three years, so you are able to use the same debit card even if you stop collecting benefits and begin again sometime later.

Although you can only receive your unemployment payments through the unemployment insurance debit card, you still have cash access to your benefits. The unemployment debit card works like any other debit card. Therefore, you are able to take cash out or transfer your payments to another account if you choose to. For example, if you stop at the supermarket and need to get cash back, you can choose that option upon paying the cashier as long as their point-of-sale system offers the cash back option. Moreover, you can use your prepaid benefits card to make purchases with your PIN at any place of business that takes card payments. Your benefits are accessible through any ATM if you wish to withdraw cash, but you can only make up to six withdrawals per month through ATMs that are not within the Bank of America network. If you wish to have all or some of your benefits transferred to your personal bank account, like direct deposit, then you must have a valid email address to authorize the direct transfer.

Aside from the financial assistance unemployment insurance provides, you also receive the benefit of free assistance in searching for employment. Within 10 days of being approved for unemployment, you are required to enroll with the Division

of Workforce Development and Adult Learning (DWDAL). You can register with the DWDAL in person by visiting your local career center or online at the [Maryland Workforce Exchange](#). Locate one of Maryland's American Job Centers by clicking [here](#). These services assess your skills and work experience to tailor your job search in hopes of finding a suitable fit for you. Just like most staffing agencies, an agent receives job posts from different employers and recommends candidates who qualify. Moreover, your agent will make sure to provide you with job opportunities that match your skills and experience level. Additionally, a job center can also help you advance your skillset with various free training programs that cater to a variety of different fields. Pursuing these opportunities can help make you more competitive in the job market, thus increasing your chances of finding employment sooner.



How are unemployment benefits determined?

The amount you receive in benefits each week is determined by the income you earn throughout your standard/alternate base period. Remember, your standard base period is determined by the first four of the last five calendar quarters immediately preceding the time of your unemployment claim. An alternate base period considers the most recent four calendar quarters of wages earned. The Division of Unemployment Insurance (DUI) established a maximum and minimum benefit amount, and your benefits lie within that spectrum depending on your wages. If you earned full-time income during your base period, then your benefit amount is generally calculated by determining your gross weekly income and dividing that in half. However, regardless of the income you sustained prior to becoming unemployed, the maximum weekly benefit amount you can collect in Maryland is \$430.00 and the minimum amount you can receive is \$50.00 per week. You are eligible to receive unemployment benefits for up to 26 weeks.

What is the process for filing a weekly claim certification?

The process for filing a weekly claims certification is fairly simple once you have filed your initial claim, but you must be consistent when you file in order to keep your unemployment benefits claim active. If you are attempting to collect unemployment payments, then the only way the DUI can process your request is through a weekly claim. Your weekly claim certification can be filed online through your [WEBCERT](#) account or by phone through your regional [Unemployment Insurance Claim Center](#). Your weekly certification is due every Sunday at midnight in order for you to collect benefits for the following week. You can file your claim for the next week anytime Monday through Sunday, but you will not be able to file a claim for any week other than the upcoming week. If you attempt to file a weekly claim certification multiple weeks in advance, the system will deny your request, and you will have to file again at an appropriate time.

When you file your weekly benefits claim, you will be asked questions regarding your current employment status and your work search efforts. If you fail to report your job search activities, you will not be qualified to receive benefits for that week. Additionally, you will be asked if you are receiving any part-time or lesser wages, which could affect your weekly benefit amount. Answer these questions thoroughly and honestly, because if you are found submitting false information, the DUI could find you guilty of unemployment fraud.



Denial of Benefits and Appeals



Although you believe you have met all the qualifications for unemployment insurance, there is always a chance you receive notice that your claim has been denied for one reason or another. The Division of Unemployment Insurance will notify you of your denial by mail and telephone. Therefore, it is important you file your claim with current and accurate contact information. If your initial claim was denied, then you most likely failed to satisfy the preliminary requirements. If your weekly claim certification was denied, then you probably have not kept up with the requirements you need to continue receiving benefits. Regardless of the reasons for denial, you have the right to appeal the DUI decision. An appeal is your written assertion that you disagree with the DUI's determination and you can attempt to prove their decision was made in error. Learn more about why the DUI denies claims for unemployment insurance and how to appeal those claims so you have a chance to obtain benefits.

Common Reasons for Denial of Unemployment Benefits

If your unemployment benefits are denied, then a penalty is placed upon your claim until the issue is resolved. A claim is penalized because you can still be eligible for unemployment at a later time, and a disqualification at the present time does not necessarily mean you will always be unqualified for benefits. For example, if you did work the mandatory minimum amount of hours within your base period, then your benefits will be denied until you can prove you have worked the required amount of hours within the next base period. If a new base period comes around, and you are once again unemployed, then you can refile your claim. Usually, the only reason your unemployment benefits will be indefinitely denied is if you are found committing unemployment fraud three times. If you are caught committing fraud once, then your benefits will be denied for one year. Unemployment fraud is defined as intentionally submitting false information on your claim in order to receive an increase in benefits.

There are multiple other reasons your claim may be penalized. First and foremost, if a claimant is not able and available to work, then his or her claim will be disqualified until he or she can work again. Often, unemployment beneficiaries are penalized from receiving weekly payment for not complying with work-related requirements. If you are not actively seeking work and reporting your search efforts on your weekly claim certification, then you will be disqualified from your insurance benefits until you rectify the situation with the DUI. This stipulation also coincides with your responsibility to enroll in the Maryland Division of Workforce Development and Adult Learning (DWDAL). If you have failed to enroll in the program within 10 days of filing your initial claim, then your benefits will be withheld until you do. In addition to your mandatory work search efforts, you will lose your benefits if you refuse an offer of employment.

Furthermore, you cannot receive benefits for the base period in which you filed your initial claim if you were discharged from your place of employment for any form of misconduct.

Keep in mind, the Division of Unemployment Insurance will contact your previous employers to confirm the reasons for dismissal listed. If you are found to have been terminated on grounds of misconduct, then your benefits will be disqualified for a certain amount of time depending on the level of misconduct you in which you partook. There are three levels of misconduct and each offense has different conditions for requalifying for unemployment insurance:



Simple Misconduct – If you were in violation of the company's policies on employee behavior, then you are guilty of simple misconduct. You will not be able to receive benefits for 10 to 15 weeks from your last day of work.



Gross Misconduct – Gross misconduct implies you had repeated violations of misconduct or committed a serious act against your organization's rules and standards. You will not be qualified for unemployment until you have been reemployed and earn 25 times your weekly benefit amount.



Aggravated Misconduct – Malicious acts that cause physical harm or property damage are considered aggravated misconduct and result in a denial of benefits until you are reemployed and make 30 times your weekly benefit amount.

You will also be denied unemployment benefits if you fail to keep up with your weekly claim certification. If you go one week without filing your certification, then your claim will close. Last but not least, your claim may be denied if you do not meet monetary eligibility requirements. To learn more about the various reasons your unemployment insurance claim could be denied, visit the DUI site by clicking [here](#).

How to File an Unemployment Appeal

If you receive a denial notice for your unemployment claim, then you should first review the reason the DUI denied your benefits. If you disagree with its determination, then you should file an appeal.

Your denial notice, also called a Notice of Benefit Determination, will provide you with details of how to file your appeal and by when you should submit it. Generally, your appeal must be sent to the Appeals Division within 15 days of the date your Notice of Benefit Determination was compiled.

Appeals can only be submitted in writing by fax or mail. You cannot file an appeal through the DUI's online portal or by email.

You can fax your written and signed appeal to 410-225-9781 or address it to:



The Appeals Division

1100 N. Eutaw Street, Rm 505
Baltimore, MD 21201.

You also have the option of dropping off your appeal request at this address if you happen to be in the area. After your appeal is processed, you will be contacted to attend a hearing that will either take place by phone or in person.

At the hearing, you will present your case to a hearings judge and the DUI will also present their reasons for denying your unemployment benefits. If the judge determines your case was justified, then he will rule in your favor, and the DUI will be obligated to pay your benefits to you.

It is important to note that if you expect to receive any benefits compensation, then you are responsible for filing your weekly claim certification throughout the appeals process. The DUI cannot reimburse you for missed payment if you have not filed your weekly claims.



Unemployment Extensions



An unemployment extension offers beneficiaries an increase in the amount of time they can receive unemployment payments. Unemployment insurance periods last 26 weeks, but previous extensions have stretched the benefits period for qualified participants up to 53 weeks. Although extensions are beneficial for candidates who have an exceptionally hard time securing employment, unemployment insurance extensions are not always offered. Since unemployment insurance is funded by the federal government, increases in the maximum benefits period must be sanctioned by the U.S. Department of Labor. Therefore, the Department of Labor has restricted unemployment benefit extensions to be available only during times of extreme unemployment. Currently, unemployment rates in Maryland are low, so an unemployment extension is not being offered. However, knowing more about unemployment extensions helps you be prepared in the event unemployment rates spike.

How to Get an Unemployment Extension

You will not be able to qualify for an unemployment extension, even if you have not found a job within your 26 week benefit period, if the state of Maryland is not offering one. Maryland is not currently offering an unemployment insurance extension, however unemployment rates are known to fluctuate unpredictably, so an extension could become available at any time. When unemployment extensions are offered, only participants who have consistently met unemployment insurance's eligibility requirements may request an extension of their benefits. If you, for instance, have allowed your claim to close because you failed to submit your weekly claim certification, then you cannot file for extended benefits until you reopen your claim and have been continuously filing your weekly certification for 26 weeks. Furthermore, a qualified candidate must have exhausted all of their other unemployment insurance resources to be considered for an extension.

Additionally, if you have not kept up with the program's work search requirements, then you will not qualify for extended benefits. In order to be eligible for an unemployment extension, you must be actively seeking employment and reporting your efforts to the Division of Unemployment Insurance (DUI) when you file your weekly claim certification. Any wages you are earning through part-time employment must still meet monetary eligibility requirements, although your benefit amount may be adjusted due to your wages. Typically, though, your weekly benefit amount remains the same when you transition from a standard unemployment period to an extended period. Moreover, those who file for an extension in their unemployment benefits must have maintained their enrollment with the Division of Workforce Development and Adult Learning while participating in the program's job search responsibilities.

When an unemployment extension is offered, the DUI will send a written notice to current unemployment

beneficiaries informing them of the circumstances in which they can file. After a claimant has filed for an extension, the application will be reviewed for approval. The reason for an extension and claimant's history as an unemployment beneficiary will be evaluated, and the DUI will then notify you by mail and telephone if you have been approved for an extension. Upon approval, your benefits will continue as usual, and you will still be responsible for filing a weekly claim.

Previous Unemployment Extension Initiatives

Learning a little more about previous unemployment benefit extension programs helps you understand how extensions are determined by the state and the conditions in which the initiatives operate. Since the inception of the unemployment insurance program, there have been two extensions. The first is simply extended benefits, also known as EB, and the second is the Emergency Unemployment Compensation of 2008. Both were designed so states could accommodate unemployed workers through times of high unemployment rates—which makes it more difficult in securing a job.

Extended benefits offer relief to specific states during times of high unemployment, beginning at rates of at least 6 percent. EB can be offered at any time, so long as the state has gained approval from the federal government through the U.S. Department of Labor and meets the qualifying unemployment rates. These benefits are funded fully by the federal government, yet are distributed at the state level. Additionally, EB provides eligible states with up to 13 weeks of extra unemployment benefits per claimant. Claimants must use up the rest of their 26 weeks of unemployment benefits in order to receive Extended Benefits, which does not include Disaster Unemployment Assistance or Trade Readjustment Allowances. It should be noted that just because a claimant qualifies for standard unemployment insurance does not mean he or she will automatically qualify for a benefit extension. In addition to

reviewing a claimant's need and ability to meet the program's requirements, Maryland has the authority to select candidates based on the state's evaluations.

The Emergency Unemployment Compensation of 2008, called EUC for short, was commissioned during the economic recession that occurred from 2007 to 2009. Since national unemployment rates were at a high of 10 percent, the federal government authorized this initiative so all states could get additional unemployment funding based on their levels of unemployment. The EUC was able to meet states' individual needs by dividing unemployment extensions into different tiers. The first tier provided 13 weeks of federally funded unemployment benefits to any state throughout the life of the initiative until it was expanded to fund 20 weeks of additional benefits to qualified individuals in any state. Tier two gave 14 weeks of unemployment to any state as well, without regard for the state's unemployment rate. Tiers three and four were reserved for states with unemployment rates of 6 percent and higher or 8.5 percent or more, respectively. States classified under tier three, which were states with an unemployment rate of 6 to 8.5 percent, received up to 13 weeks of additional benefits. Moreover, tier four states—with an unemployment rate higher than 8.5 percent—received up to 6 more weeks of unemployment benefits. Extended benefits under the EUC were added tier by tier, meaning individuals in tier four states could receive up to 53 weeks of unemployment benefits.



Wrongful Termination



There are many cases in unemployment insurance claims where applicants believe they have been discharged from their position unfairly. Legally, there are defining acts of termination that are considered unlawful, and you have the right pursue a lawsuit against your employer if they committed an illegal act of termination. When an employer releases an employee from their duties illegally, it is called wrongful termination. In order to determine if your situation was unlawful, it helps to know which forms of termination are considered illegal and which are actually allowed.

Legal Terminations in Maryland

The state of Maryland functions on an at-will employment policy. This means employers basically have the right to terminate employees at their own discretion, even if those reasons are not necessarily fair. The only exceptions to this policy are provided below. Additionally, an employer may fire you for no apparent reason and still be within the law. Other legal reasons an employer can dismiss you include misconduct and breach of contract. Just like an employer is bound to hold up their end of your employee contract, so are you. Typically, your responsibilities are supplied at the time you were hired or moved to a new position, on an individual basis and through the employee handbook. If you break terms of your contract, your employer has the right to relieve you of your duties. Furthermore, if you commit any act of misconduct per the company's policy, then the organization has the right to terminate you. Misconduct can range from inappropriate language in a work setting to harassment and assault.

Exceptions to At-Will Employment

Even though Maryland is considered an at-will state, there are still exceptions to the policy. These exceptions are considered illegal forms of termination, and you have the right to file suit if you can prove one of these exceptions took place. The first exception is called the public-policy exception. The public-policy exception occurs when an employer violates the state's public policy when discharging an employee. Public-policy laws that protect employees include regulations that prohibit employers from firing employees who have taken medical or personal leave, filed a worker's compensation claim after being injured on the job, or refused to participate in illegal activities at the request of the employer.

If an employer attempts to coerce an employee into doing something illegal, whether that be sexual or financial, and fires the employee for refusing, that is called retaliation. Many wrongful termination lawsuits are filed due to the employer's breach of public policy, so it is very possible for

you to build a case against your employer as long as you have collected evidence. Furthermore, dismissal due to discrimination based on age, gender, religion, race, national origin, or disability status are in violation of national and state public employment policies. Not only is it illegal for an employer to discriminate based on the aforementioned criteria, but you have the right to file both a discrimination charge with Equal Employment Opportunity Commission (EEOC) and a wrongful termination lawsuit. Read the sections below for more information.

The second exception to at-will employment is an implied-contract exception. Implied contracts can occur both verbally and in writing. This exception came to existence because court officials found many employers had vague stipulations in their employee handbook that made terms of contract ambiguous. Furthermore, employers would verbalize employment conditions to new employees, fail to follow through on their end of the promise, and terminate employees for their errors. In cases such as these, an implied contract has been violated, and this is considered unlawful.

How to File a Discrimination Charge with the Equal Employment Opportunity Commission (EEOC)

When an employer terminates you because of discrimination, you should file a discrimination charge against him or her. Filing a discrimination charge with the Equal Employment Opportunity Commission (EEOC) is a necessary preliminary step if you plan to file a wrongful termination lawsuit on the grounds of discrimination. You have 180 days from the time of the incident to file your charge in cases of discrimination. A discrimination charge can be filed with EEOC online through the agency's [public portal](#), in person with an appointment at your nearest [EEOC office](#), or with a State or Local Fair Employment Practice Agency (FEPA). FEPAs enforce employment laws at the local or state level and most work in an agreement with the EEOC to prevent duplicate charge processing. You may also submit your claim by mail that includes the following information:

- ✓ Your name, address, email, and phone number
- ✓ The name, address, email, and phone number of the employer you are filing your charge against
- ✓ The contact information of employees who work there and would agree to be a witness for you, if any
- ✓ A brief description of the discriminatory events, e.g. the reasons you were harassed or demoted
- ✓ When the events took place
- ✓ Why you believe the events/actions were discriminatory
- ✓ Your signature

If you plan to file your charge by mail, you may send your written account of the events and other pertinent information to your nearest [EEOC field office](#), or other governing agency.

The EEOC actually recommends you attempt to file your claim in person at one of their offices, or at a FEPA office, because they have found it easier for claimants to file successfully when they have been able to talk through their situation with a professional.

Furthermore, although you are unable to process your charge over the phone, you can always call the EEOC at 1-800-669-4000 to discuss your situation and get advice for filing your discrimination charge.

How to File a Wrongful Termination Lawsuit

If you believe you have been illegally dismissed from your former place of employment, then you have the option to file a wrongful termination lawsuit. If ruled in your favor once tried before the EEOC, the lawsuit could order your employer to remedy your losses, usually through a financial reimbursement. Before electing to pursue a wrongful termination lawsuit, review common reasons claimants file wrongful termination lawsuits against their employers:

- ✓ Discrimination
- ✓ Breach of Contract
- ✓ Leave
- ✓ Retaliatory Discharge



Tips for Documenting Job Search Activities While on Unemployment



Being unemployed is stressful and unpleasant for even the most optimistic and sunniest personalities among us. For most of us, it is a terrifying and stressful time that can strip away our dignity and hope if it should go on for too long. However, government unemployment insurance is a lifeline, a bridge to help get those of us unfortunate enough to lose their jobs up and over the lean times until we make it safely to our new jobs. It is important to understand that unemployment insurance does come with some strings attached, however.

One of the more burdensome strings requires recipients of unemployment benefits to search for work as a condition of receiving benefits. In addition, those receiving unemployment benefits must document their job search as an ongoing requirement of continued benefits payments. The Maryland Department of Labor, Licensing & Regulations (DLLR) requires that all unemployment insurance beneficiaries maintain a detailed record of their search for new employment, including, but not necessarily limited to, contacts, job descriptions and the dates of submissions and/or interviews. The DLLR may request to see these records at any time as a condition of continuing benefits.

The process of record keeping presents varying degrees of difficulty. For some job seekers, keeping track of all the necessary information does not present much of a challenge. For others, the task may prove daunting on many levels.



Staying Organized

Keeping track of the names of companies, hiring managers as well as their positions and titles, phone numbers and emails and the like seems easy enough on the surface. However, it can quickly get away from someone who might be juggling an intensive job search—often a full-time job in and of itself—with the rigors of their everyday life. Details such as names, numbers or dates can be deleted with an errant finger tap or forgotten when rushing to get dinner made and herding the children to the supper table or into the shower.

One tool to help ensure complete record keeping is the [Work Search Log](#). This form provides a template on which to keep track of information throughout the job search and hiring process. It is designed to track all with the companies to which you apply. The information you can track includes:



The date contact was made with the prospective employer.



Phone numbers, emails, company website URLs, etc.



The method by which you contacted the employer (e.g. email, phone call, in person, etc.).



The name of the individual whom you contacted and their position and/or title within the company.



The nature of the employment or job for which you are applying. For instance, full-time human resources assistant, part-time clerk, etc.



Whether or not you applied as well as how you submitted your application (e.g. in person, via email, regular mail, etc.).



If you submitted your application and/or resume over the internet, then you can use the Work Search Log to keep track of any confirmation numbers or case IDs.



Finally, you can enter the status of the application. This may change over time and may include entries such as no response, hired or not hired, awaiting initial interview, passed second interview, etc.

Important to note – The Division of Unemployment Insurance may wish to verify all work search contacts. They may ask for the information at any time. It is advisable to keep copies of all your records for one year after making these contacts.

Tracking down Contacts

One of the more common complaints about providing search records concerns itself with the availability of contact information for those doing the hiring.

Many times, unemployed job seekers submit applications and resumes without knowing who views those resumes. Oftentimes, resumes are sent in electronically to a non-descript email address, or through a website or social media site such as LinkedIn where no names or phone numbers accompany the job description. Having to provide a phone number or email address in addition to a name adds another level of difficulty to the process.

There are methods for tracking down contact names for use in your Work Search Log even when they do not appear in the job listing.



Search engine - Searching the name of the company as well as looking for their human resources (HR) department and/or the head of HR should provide at least a name in the result.



Superpages - Superpages is a website that acts as a phone directory online. You can search the company in the white pages and should see a phone number listed.



Company voice mail directory - Use the menu options to reach the department relevant to your needs. Once there, you may be transferred to voicemail where you could catch a name. If you want to avoid actually speaking to anyone, dial the number after business hours.



LinkedIn - This is an efficient way to track down a contact. By visiting the company page on LinkedIn, you can scroll through their employees until you find the individuals you seek.

Making Things Easier

Keeping track of your job search is vital, and it does not always lend itself to being convenient. There are some things you can do to help you stay on top of it.



Post your Work Search Log somewhere you will be forced to see it every day. The refrigerator is an ideal place.



Take notes during interviews, meetings or other opportunities like networking events. Be sure to enter them into the Work Search Log when you arrive home.



Use an online tool such as Task Manager to keep track of your job search activities. These can include all communication, resume or application submissions, phone calls, contact names and interview times, etc. With all the information already organized, filling out your Work Search Log becomes an easy and orderly task.

How to Use the Maryland Unemployment Office to Begin Your Career Search



The Maryland Unemployment Office does not exist solely for the purpose of claiming your unemployment insurance benefits. In fact, it is a place where you can find myriad resources to seek out new employment and find opportunities for training should you decide a change in direction is best for your career. There are various portals through the Maryland state website in which to get started.

Maryland Community Services Locator (MDCSL)

The Maryland Community Services Locator (MDCSL) is a starting point for those looking to continue their careers. The MDCSL portal offers a variety of search topics to point individuals in the right direction. One search option is for job seekers. The portal offers various search parameters to help narrow down the results. These parameters include the individual's level of job readiness (e.g. training/development, job search, job preparation, job placement), the target demographic (e.g. males only, females only, children, adults, people with HIV/AIDS, clients with mental illnesses, ex-offenders, clients with disabilities, and so on), payment options such as no fee, sliding scale, Medicare; and special services which include those for members of the LGBTQ community, veterans, programs for immigrants, etc.

Federal Jobs

Another portal caters to those wishing to pursue a career in the federal government. The portal serves USA Jobs and allows users to create an account to get started. Once you have a profile, you can upload resumes and other documents, create and save searches as well as save your favorite jobs, make your resume searchable and apply for federal jobs online.

In addition, the portal allows 'hiring paths' to help facilitate job searches for people in specific areas. The list of hiring paths, or hiring authorities, includes the following:

- Those open to the general public
- Veterans
- Disabled individuals
- Spouses of members of the military
- Senior Executive Service
- Family of employees serving overseas
- Federal employees (current or former)
- The U.S. National Guard (current or prospective members)
- Native Americans
- Students and new graduates
- Peace Corps/VISTA alumni

Maryland Workforce Exchange

The Maryland Workforce Exchange has a wealth of information for those seeking employment.



For Job Seekers

Unemployed individuals looking to get back into the workforce can create resumes and run searches to see what jobs are currently available. In addition, there are links to provide assistance in finding training and education, career and workforce information and a virtual career information center.

The search function offers criteria so that employment seekers may tailor their searches. Criteria include quick job searches, advanced searches, searches categorized by employer, employment searches by education, searches by skill and job searches by number.

The training and skills section offers individuals options for:

-  **Providers and schools for training** – you can look up specific schools and training providers to see what programs they offer and visit their website.
-  **Training and education programs** – this lets individuals find training relevant to their occupation or a field of interest.
-  **Programs approved for the Eligible Training Provider List (ETPL)** – here you will find a list of programs that meet the requirements for WIOA training.
-  **Education Program Completers** – this provides data showing the number of students who complete training courses for a particular occupational field.
-  **Financial Assistance** – these links direct you to financial resources to assist you with training programs in which you have interest.
-  **Online Learning** – this provides access to free online resources to expand and improve your skill sets.
-  **Education Profile Informer** – access this portal to view labor information on training programs in a specific area.



Labor Market Information

The Labor Market Information area provides employment data from multiple areas. These include unemployment figures, demographics, occupational data and industry data which include valuable information such as:

- ✓ Quarterly Census of Employment Wages (QCEW)
- ✓ Local Industry Activity Levels – this function allows you to compare different areas to identify what specializations are prevalent in a given area
- ✓ Current employment statistics
- ✓ Staffing patterns
- ✓ Projections for Short- and Long-Term Industry Employment
- ✓ Local Employment Dynamics and Quarterly Workforce Indicators

Other areas of interest include resources for students and other youth seeking gainful employment to help them conduct self-assessments, skills searches, and tools to help research potential employers. There are a number of publications that may be accessed via the portal. They provide information on a number of topics including things like what jobs are growing, economic and labor market analysis for Maryland and what areas of the state are hardest hit by unemployment. There are also a variety of other job search resources as well as up to date unemployment figures and current press releases.



Targeted Job Searches

A special section for those seeking employment in specialized fields offers searches and resources for:

- ✓ Jobs in cyber security
- ✓ Employment working for the State of Maryland
- ✓ MARC green jobs
- ✓ Jobs suited for veterans



Additional Resources

Another portal offers specialized additional resources including a detailed employment guide. The guide covers topics including:

- ✓ How to conduct due diligence
- ✓ Organization and time management tips
- ✓ How to market your skills and build a resume
- ✓ Using job fairs
- ✓ Filling out applications
- ✓ Interview strategies
- ✓ Sizing up offers, accepting jobs and starting employment

There are also services catering to veterans, help transitioning from active military into a federal job and the Maryland Apprenticeship and Training Program (MATP).



9 Tips for Writing the Perfect Resume



Now that you are back on the job hunt, it is important to compile a strong portfolio to deliver at each job interview you schedule. The most important tool to prepare is your resume. An account of your job history and where you aim to work in the future, your resume should provide details about your professional experience in a clear and concise manner. Unsure of how to get started? Browse the below tips, so you can get on the path to perfecting your resume before your first job interview.



Do not overdesign

A resume with clean lines and spacing is important. Overdesigning can distract a potential employer from the important details you are trying to convey. If you would like to get creative with a header and a footer, just make sure you keep them symmetrical to the page, and use inviting colors, if any at all. You can browse available templates to use online, as well.



Keep it organized

Before you input the information into your resume design or template, take extra time to organize each item. Use subheaders to introduce each section, and make sure the alignment from one section to the next is even and clean. If you are listing items, use bullets as an indication. Use bolding, italics and underlining to highlight certain fields in order to draw attention. Do not overuse these accents, or it will defeat the purpose, and they will get lost on the page.



Include updated contact information

Make sure to block out a space on your resume to include your contact information (centered or to one side on the top, or in a footer on the bottom of the document). Typically, your name, address, phone number and email address are the main details needed. However, if you are applying for a job in another state, or plan to work remotely, your address is not always mandatory to include.



Only include relevant experience

If you are able to create a resume that centers around your experience in one given field, it will be received better than one that delivers irrelevant information. For example, if you are applying for a job as a web designer, there is no need to include your work experience as a retail salesman or as a neighborhood dog walker. However, if you can include additional information on experience you have within the realm of design (logos, graphics, print products, etc.), this is highly recommended to demonstrate your range.



Note your accomplishments

If you have received recognition, awards and accolades in your field, make sure to include this information. By showcasing these acknowledgements, you will stand apart from other candidates that have similar experience in comparison to you.



Highlight related skills

Similar to noting your related experience is including information on your related skills. Skills can range from programs you have learned to machines you know how to operate, depending on your industry. In the same example as above, if you are applying to be a web designer, you need not include your skills with QuickBooks, as you are not expected to know how to bookkeep.



Offer your portfolio

If you are applying for a job in a field in which you can supply a portfolio, include a link in your resume, or offer it upon request. This will provide easy access to your past work, and will save your potential employer time in requesting it directly.



Make references available

If you feel that you would like to include any references on your resume, two is a round number. You can also include that your references are available upon request if you do not feel comfortable including others' contact information.



Have your resume proofread

Whether it is a professional or a family member/friend with a keen eye, make sure someone proofreads your resume prior to finalizing and sending the document. Attention to detail is of utmost importance when demonstrating your professionalism.



Preparing for a Job Interview and Discussing Your Layoff



As you enter the next phase of your job search, you will likely schedule one or more interviews with potential new places of employment. As you organize your portfolio and pick out a professional ensemble to wear, one question hangs heavy on your mind, "How do I talk about my layoff at my interview?"

Preparation for New Employment

No matter the circumstance, be it a week or three months, once you are laid off from one job, there will be a period of time that transpires prior to securing new work. The best thing you can do for your career is to be productive during this timeframe. Prior to securing any interviews, consider the following activities:



Enroll in job training – Whether related to your past field or a future industry in which you would like to find work, taking a job training course is an advantageous way to keep your mind engaged and your spirits up.



Get a certification – If you find that you have more time on your hands than you prefer, find a program that will result in a new certification. Note there are many programs online to consider.



Volunteer somewhere meaningful – Whether in an educational environment with children, a center with the unfortunate or a facility with seniors, occupy your time by lending a hand where you are needed.

Talking to Your Potential Employer

As you walk into the office of your new potential workplace, try not to focus on your past job's outcome. Instead, focus on the opportunity in front of you. When the time comes to discuss your layoff, keep your response simple and concise. Do not go into the dirty details; do not bad-mouth your boss; and do not harp on a past you cannot change. Keep these tips in mind:



Be positive.



Smile and make eye contact.



Stay emotionally centered and calm.

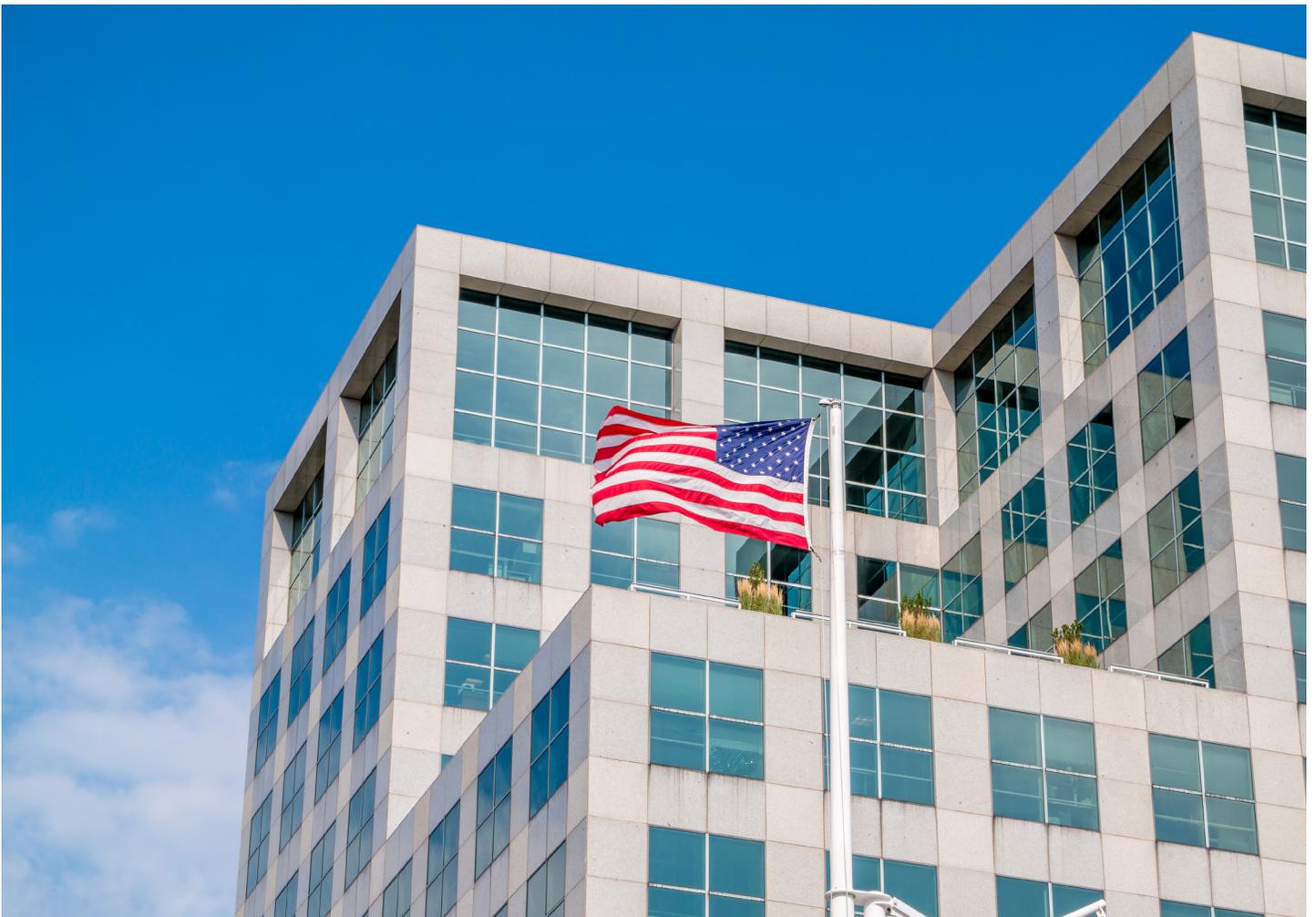


Do not offer more information than necessary.

Now, you may be wondering why it is necessary to enroll in the activities listed in the above section in preparation for your job interview. The reason is so that you will be able to get into a more positive mindset during your interview. By reporting the activities you took part in during your time of unemployment, you will have productive details to discuss, and you will not be conjuring up negative feelings due to your layoff. The discussion does not need to last for more than a couple of minutes. By taking control of the interview and delving into all of the significant things you have been involved with since your layoff, you can steer the conversation effortlessly and confidently in a different, upward direction.



History of Unemployment Insurance



In the year 1929, there were a documented 1.8 million unemployed workers residing in the United States. A plan to alleviate the effects of unemployment during regular economic times, while bridging the transition from one job to another, unemployment benefits were born from a non-traumatic time. And, due to the turnover rate associated with certain industries and unions, many Americans were left without stable income as they awaited their next paying jobs.

As the Great Depression approached in the early 1930s, it was President Franklin Delano Roosevelt's mission to sign into action the Social Security Act, which delivered the structure of unemployment insurance. The Social Security Act pioneered the UI program, encouraging the states to develop and enforce their own policies and laws. The following provisions were required of each state in order to be approved by the Social Security Board:

-  Benefits must be paid through public employment offices or other such agencies.
-  Any benefits occurring within two years after the first day collected should not be paid.
-  Contributions to the state fund require immediate transfer to the UI trust fund of the U.S.
-  Any money withdrawn from the UI fund can only be used for UI benefits.
-  There must be no denial of benefits to a recipient who refuses to accept a job of lower quality than his or her previous position.
-  No vested rights should be created by the states to prevent or repeal state UI law.

Soon after, several states began to pass unemployment insurance laws, including Wisconsin, California, Massachusetts, New Hampshire, New York, Utah and Washington. In the years that followed, all U.S. states and the District of Columbia carried out UI laws. Puerto Rico and the U.S. Virgin Islands followed suit in the '60s and '70s.

In the early years, the timeframe and qualifications of UI differed greatly from what they are today. For instance, the period during which applicable candidates can receive

unemployment benefits has increased from 16 weeks to 26 weeks. And, in recessionary times, the system has accommodated special programs to extend benefits beyond the initial UI period. For instance, in 2008, under the George W. Bush administration, extensions of UI reported coverage of up to 73 weeks. Currently, the limit is set at 47 weeks for those in need of extended UI benefits from their states.

The framework of UI was founded to create a system that aided those out of work due to involuntary conditions. Providing funds to alleviate hardship, unemployment insurance is based on federal law but is helmed by state departments and functions under state law. Financed by employer payroll taxes (in all states but Alaska, New Jersey and Pennsylvania), unemployment insurance provides temporary cash benefits to those who are out of work due to involuntary circumstances. Furthermore, UI assists citizens in meeting their basic financial needs by providing monetary help while they look for new employment.

In the mid-1990s, all states began shifting gears in their claims processes. Progressing from in-person claim filing to by-phone enrollment, today, more than 85 percent of unemployment cases are filed remotely, with the majority facilitated online.



Other Financial Assistance Programs in Maryland

Government assistance programs for people in need exist at both the state and federal level.

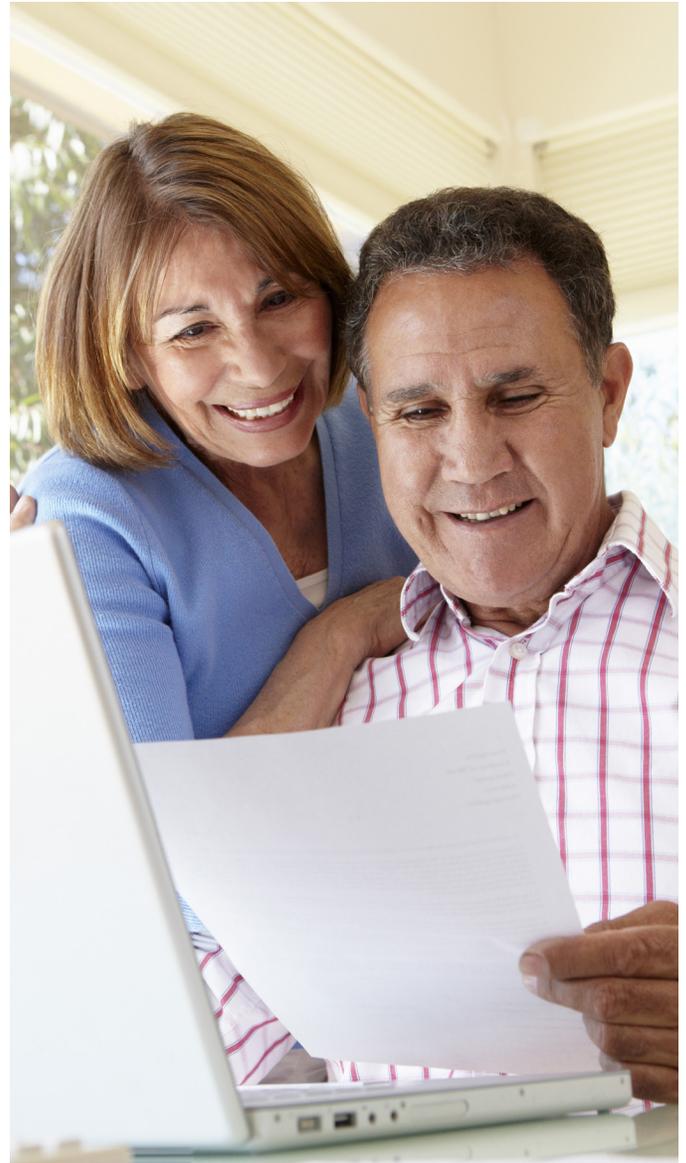
However, people in need oftentimes are not aware of the help available to them for various reasons. Obstacles to assistance may range from language barriers, to simply not knowing where to seek out such programs. The state of Maryland provides comprehensive information so that residents can easily learn about the types of financial assistance programs available.

Maryland Weatherization Assistance Program

The United States Department of Energy (DOE) administers an assistance program named the Weatherization Assistance Program (WAP). It gives grants to U.S. States and territories, along with select Native American tribes, to increase the energy efficiency of homes belonging to low-income families and individuals.

State and federal government agencies work in cooperation with local governments and non-profit organizations to provide the weatherization services to those that need them.

These services provide the upgrades in technology to improve energy efficiency.



Program Eligibility

To be considered for the program, the primary qualifier is having Maryland residency. Once the relevant agencies determine residency status, preference may be afforded to the following groups:



Marylanders older than 60 years of age



Families whose households count one or more of their members as disabled



Families whose households have children

In addition to residency, another criterion for qualification is household income level. To be eligible, the household in question must have income levels below the following amounts (before taxes):

Household Size*	Maximum Yearly Income Level
1	\$23,760
2	\$32,040
3	\$40,320
4	\$48,600
5	\$56,880
6	\$65,160
7	\$73,440
8	\$81,780

* Households containing more than eight people must add \$8,320 per additional household member. Check with the appropriate agencies to ensure you are using the most current guidelines.

Under DOE guidelines, any households already receiving Supplemental Security Income (SSI) or Temporary Assistance to Needy Families (TANF) automatically qualifies for this program. For more information, or to begin the application process, visit the state benefits website.

Maryland Temporary Cash Assistance

The Maryland Temporary Cash Assistance (TCA) program is synonymous with the federal-level program named Temporary Assistance for Needy Families (TANF). The purpose of these programs is to enable families in need to reach self-sufficiency.

The TANF program boasts four primary directives:

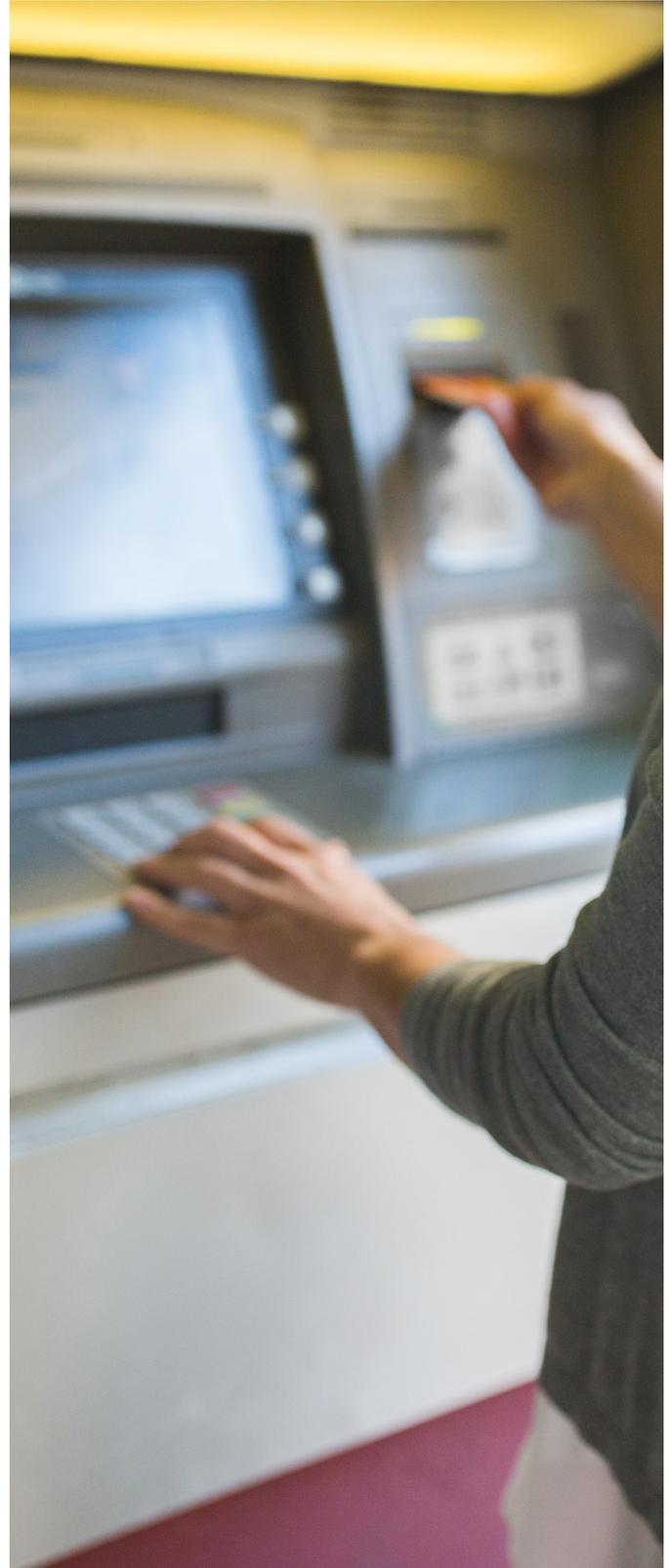
1. The first is to provide needed assistance to families for the purposes of caring for their children in their homes.
2. Reducing the dependency of families and parents in need by encouraging preparation for the workforce, jobs and marriage.
3. Preventing and reducing the frequency of pregnancies and children born outside of marriage is the third aim of TCA program.
4. The fourth objective is to encourage couples to enter into, and maintain, legal marriages.

General Program Requirements

To qualify for the TCA program, applicants must be U.S. citizens, nationals, permanent legal residents, or legal aliens residing in the United States.

Furthermore, applicants must meet the low-income requirements and be Maryland state residents.

To find out more about the TCA program, or to submit an application, click [here](#).



Maryland School Breakfast and Lunch Program

The Maryland School Breakfast and Lunch Program addresses funding needs in order to provide schools with the means to feed students nutritious meals for breakfast and lunch. Schools participating in the program receive funding so long as the meals they serve meet a set of nutrition guidelines. Schools may receive additional funding for each meal served to students who qualify for the program because of their family's income which entitles them to free or reduced-rate lunches. Children up to the age of 21, are eligible for the program provided they attend public or participating private non-profit schools as well as other residential institutions providing care for children.

Program Requirements

Qualification for the program is reserved for students who are residents of the state of Maryland and parents or primary caregivers of children who attend school up through high school.

Furthermore, applicants must meet the following income guidelines:

Household Size*	Maximum Amount of Yearly Income
1	\$21,978
2	\$29,637
3	\$37,296
4	\$44,955
5	\$52,614
6	\$60,273
7	\$67,950
8	\$75,646

* For households larger than eight members, increase the yearly maximum income by \$7,696 per additional person. It is important to ensure you are using the most current guidelines.

Participation in other assistance programs such as the Supplemental Nutrition Assistance Program (SNAP) and Temporary Assistance for Needy Families (TANF) confers automatic eligibility for income level guidelines.

10 Ways to Make Money During Unemployment



When you are having a hard time looking for work, it is easy to get discouraged. But, at the end of the day, you need to earn the funds necessary to meet the costs of living. If you are already receiving unemployment checks but still cannot seem to get by, there are several quick ways to earn easy cash. Review the below ideas so you can start pocketing extra money while you are in between jobs.



Market research

Start by looking up the local market research firms in your area. Commonly, you will only qualify to participate in one market research experiment during a specified time period. However, there is no rule against enrolling in several market research programs simultaneously. Monetarily, you can earn anywhere from \$50 to \$300 on average per market research case, if you are the right fit.



Handy work

If you are good with your hands and home repairs, advertise your services through your social networks and to your neighbors. If you can guarantee you will fix something at a more affordable price than a licensed professional, you can rack up the work in no time. Be sure to have your friends endorse you in return.



Be a professional driver

If you live in a city that employs one or more driving services, and you own a car in suitable condition, sign up to be a driver. If Uber and Lyft both exist in your town, you may even be able to drive for both companies, so you can keep busy around the clock.



Have a garage sale

Assess your belongings and determine whether or not each possession is really necessary for you to own. Oftentimes, you may compile a whole mess of interesting goods. Once you have inventoried everything, plan a garage sale. Post ads online and put up signs in your neighborhood. Don't have enough items to host your own sale? You have two options: contact a few friends to co-host or download different apps to sell off your goods.



Be a dog walker

If you are a dog lover, offer your dog-walking services. Ask if you can post flyers in nearby buildings and offices so you can spread the word. You can stay quite busy walking dogs in a well-populated area.



Offer to babysit

Are you great with kids? Consider babysitting. New parents are almost always looking for extra help. Contact friends and acquaintances to let them know you are interested in babysitting. Word of mouth will travel fast.



Work as event staff

Browse online job boards that are specific to events in your city. Websites like Craigslist feature a section specific to paid event help. Some positions that regularly hire include: models, performance artists, brand ambassadors, bartenders, ticketing workers and security guards.



Clean homes

Browse online job boards that are specific to events in your city. Websites like Craigslist feature a section specific to paid event help. Some positions that regularly hire include: models, performance artists, brand ambassadors, bartenders, ticketing workers and security guards.



Become a house sitter

If you enjoy residing in different living spaces, then offer your help as a house sitter. If you cannot afford your rent and would like to house sit for someone long-term, you may even be able to live rent-free in exchange.



Rent out a room in your home

If you live in a house that has more bedrooms than necessary, and you enjoy entertaining and having guests, you can rent out a room to make some extra cash. Joining a network like AirBnB can help you advertise your room, manage bookings and transfer funds easily.

Cost-Cutting Measures You Can Take While on Unemployment



Losing a job, and your source of income, is a frightening time for anyone. Periods of unemployment can last weeks or months. Hopefully you have some money put aside to help as a bridge until your next opportunity. Until then, paring back your expenses is paramount should you find yourself out of work.

Explore Other Modes of Transportation

When you lose your job, the amount of money you spend on gas makes a much larger impact, especially if your vehicle is not super-efficient on fuel. Cutting back any driving that is not absolutely necessary is a first step. Find out what public transportation options are like in your area. Public options are usually much cheaper than driving yourself, and if you can purchase a monthly pass you can save even more money. You can also look into riding a bicycle.

Watch What You Eat

Eating out, even fast food, adds up quickly and is a major drain on your cash reserves. Commit yourself to shopping for groceries and preparing your meals at home. Limit your meals and do not stray from your basic diet. Fancy, expensive meals, even prepared at home, can crush your budget. Whenever possible, try to buy food with coupons and get your staples such as rice in bulk. Comparison shop and try to purchase your groceries at stores with lower prices. There are discount supermarkets that offer lower prices and off-brands as well.

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Check Your Bad Habits

When people lose their jobs they often times turn to bad habits as coping mechanism. Smoking and drinking are two such habits that are not only present health implications, but they accelerate the rate at which you spend your resources. If you already indulge in one or both of these habits curtail them if stopping altogether is not an option.

Look Into Refinancing

Calling the bank to see about refinancing your mortgage or car is a way to shave some of your expenses. Often times you can lower your rate and along with it, your monthly payment. If you rent, call your landlord and see if you can make arrangements to offset some of your rent until your unemployment benefits begin. If you are paying on student loans you may be eligible to apply for a deferment or put them in forbearance until you can find employment. For any credit cards you may have, you may want to reduce your payment to the minimum due until you start working full-time again. Another option is to see about transferring any balances you may have onto a new card offering a zero percent interest rate so you can lower your payments even further.

Modify Your Insurance Policies

Simply raising the deductibles on your auto insurance policies can bring more savings than most people realize. Temporarily changing the levels of coverage on your home and auto policies can increase your savings as well. Call your agent to see what other options are available to you to save money.

Alter Your Discretionary Spending

This is an area that proves tricky for many people. There are normally many places to save here, but people are unwilling to part with things and activities they enjoy. Some places to start include:

- ✔ **Coffee.** Many of us need that morning jolt of caffeine to get going, but habitually heading to Starbucks to start your day is costing you a small fortune. If you must have your coffee, try not only cutting back, but also getting it somewhere more economical, like your local 7-11 store. You can also look at buying a machine. The upfront cost is more economical than buying it every morning.
- ✔ **Movies.** Movies can prove exorbitant, especially if it is a family outing. By the time a family of four pays for tickets, popcorn and soda the cost approaches \$100 for one evening out at the movies.
- ✔ **Cable TV.** This is a huge expense and should be one of the first things you consider trimming off your list of expenses. If you cannot do without, at least consider downgrading your service package.
- ✔ **Books.** Although Amazon is cheap and convenient, even Kindle books add up. While you are looking for a new job, try the local library. Books there are always free.
- ✔ **Extra-curricular activities.** Places like the gym or your local yoga classes may be vital to your well-being, but they are also an expense you may have to sacrifice in the short-term. Try doing yoga at home using lessons online. Your gym membership is another monthly expense to consider suspending. If you have to keep it, at least see about other membership options that save you money.



Reduce Your Bills

This is another area that people overlook often. There are myriad ways to trim off the monthly expenses on bills such as electric, gas, water and the like.

Cell phones:

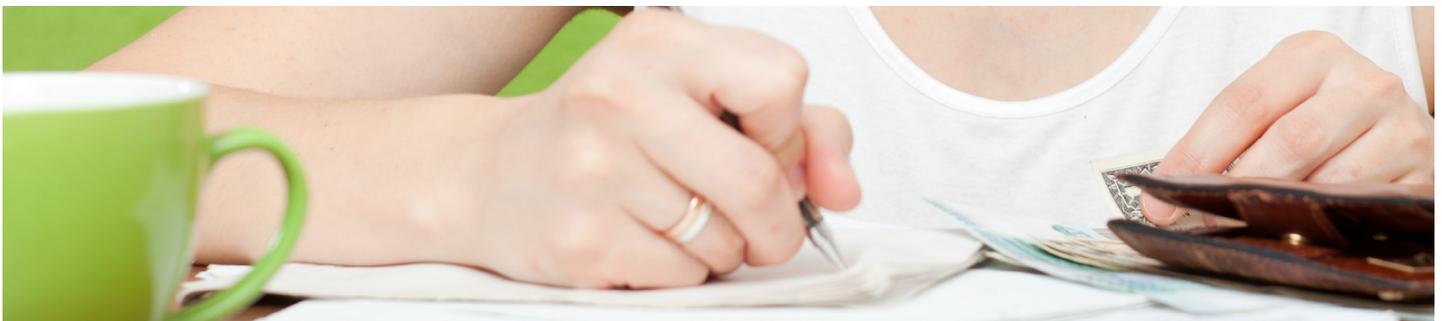
- ✓ Using a service called BillShrink is a way to compare service between your local options. Simply enter in your information and the choices available to you are offered by competing carriers.
- ✓ Getting the right plan is a good plan. If you can figure out what your regular monthly usage is, you can alter your plan to fit your needs and possibly save some money. There is no need to pay for data you do not need.
- ✓ Internet-based services such as Google Voice are free and can save you money.

Electric/Gas:

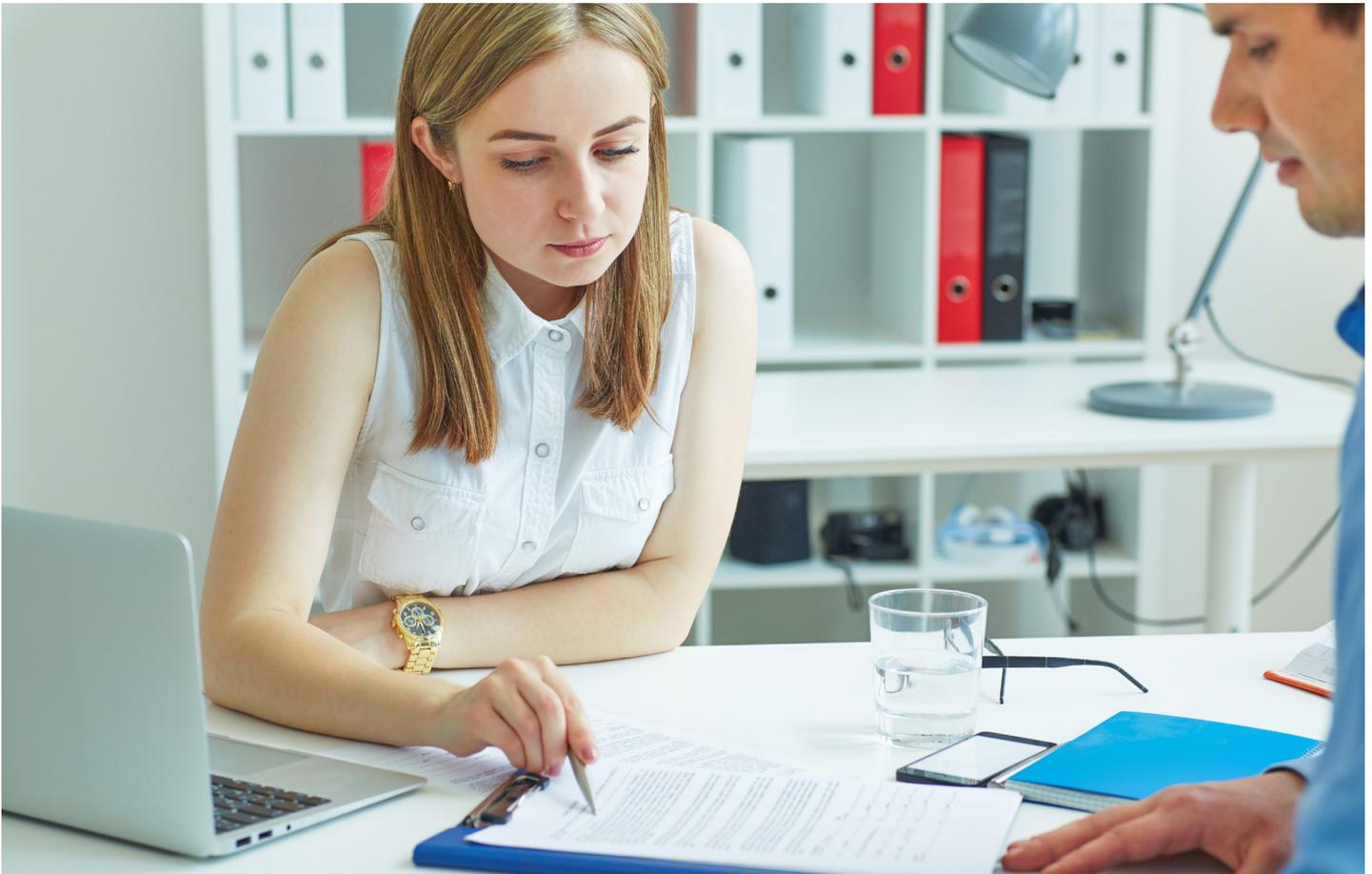
- ✓ Switching to energy-efficient light bulbs for all your fixtures is a way to lower the month electric bill.
- ✓ Putting all of your standby devices and chargers on a single power strip you can turn off when not in use will add up in savings over time.
- ✓ Getting strict with the thermostat is another savings bonanza. Energy.gov states that you can save 1 percent of your total heating/cooling cost per one degree in the setting change provided that change lasts at least eight hours.

Water:

- ✓ Running your washing machine, dryer and dishwasher at off-peak times and making sure they are full when you do impacts the water bill.
- ✓ Checking for water leaks is an obvious and effective strategy.
- ✓ Taking 'navy showers' by using running water only to get wet and rinse off while soaping up in between saves gallons of water per shower.



Alternatives to Taking on Credit Card Debt and Depleting Your Savings



Losing a job is devastating. It is one of the most stressful events in everyday life. If you find yourself staring at the loss of a job and the income stability that comes with it, it is time to formulate a plan to avoid sinking into debt and spending what resources you have too quickly.

How are you going to pay the bills?

You are going to need to replace the income from a lost job somehow. The first step is making a plan.



Determining whether or not you are eligible for unemployment benefits is a good first step.



If you are married or in a relationship, can you rely on the income of your spouse or partner to offset the loss of yours?



Did you receive a severance package?



If you have an emergency fund, now is a good time to assess it. You can use it to make up the difference between your expenses and any unemployment benefits or severance package you may receive.



If it is taking longer than expected to find full time employment, take a part-time job. Even if it will not cover your expenses, you can offset them some and slow the rate at which you go through your reserves.

Create and Execute an Emergency Budget

Having resources and savings is great. This can get you through a lean time until you secure another full-time position. However, it is not enough. Without your previous income level, you will not be able to maintain your previous budget without burning through your cash. It is imperative that you build yourself a budget to see you through so you

keep as much of your reserve cash for as long as you can manage.

Reduce Spending

Until you return to employment and a comfortable income level, decide what items and services are luxuries and what are necessities.



Eating out is definitely the first thing to jettison. Restaurants are expensive and a tremendous drain on resources even when you are employed. Shop for groceries, buy in bulk when you can and prepare your meals at home. Try to eat foods that tend to be cheaper and are available to purchase in bulk, such as rice.



Cut back on services. Eliminate spending on cable TV and/or other premium subscription or streaming services. These are costly and add up quickly. Turn to your old DVD collection, or use content you already have. If you have both a cell phone and a land line, make a choice and turn one of them off.



Trim or eliminate your entertainment budget. Movies are very expensive these days. Until you replace your income, forego watching the next new release in the theater. Going out to bars and/or nightclubs with friends or for special occasions is also prohibitive. Vacations and weekend getaways are out of the question.



Forego luxury spending. Shopping for new clothes and shoes, or other accessories like new bags or gear is unnecessary. Upgrading to a new car, even a lease, is an unwise move when you find yourself in between jobs.

Maintain Your Health Insurance

While health insurance represents a significant payment every month, this is one of the wisest expenditures to keep. Debts due to medical expenses is one of the most prevalent reasons for bankruptcy and financial ruin. Even a short lapse in health insurance coverage that sees you or a family member land in the hospital can tax your resources faster than any shopping spree or vacation. Find out if you qualify for COBRA benefits, or inquire about your eligibility under the Affordable Care Act through Maryland Health Connection.

Transfer Balances

Look for a credit card that offers a zero percent interest charge on balance transfers and see if you can obtain one.

Be Creative

While you are looking for full-time work, see what you can do to earn some income. Look for odd jobs that may help bring in some cash, even mowing lawns or housesitting can help. If you have a storage unit, attic or basement filled with belongings you no longer need or use, having a yard sale and selling them on eBay is a way to bring in a bit of money. And it may eliminate the cost of a storage unit as well.

Last Resorts

If your short-term unemployment starts to stretch well past where you can make it work, you may need to take drastic measures. Some of these include:



Expanding your job search into other geographic locations.



Living with other family members temporarily.



Renting out one of your rooms, or perhaps even your entire house.



Selling off assets, including your car.



Moving to a more affordable area.



How to Acquire Health Care While Unemployed



Unemployment is a stressful time in anyone's life. Today's skyrocketing health care costs only deepen that angst among those who lose their source of income. With more than 60 percent of working Americans relying on their job for health insurance, being unemployed doubles down on that worry.

COBRA

The Consolidated Omnibus Budget Reconciliation Act of 1985, commonly called COBRA, is one option for people who find themselves unemployed. COBRA allows former employees enrolled in a group program through their former employer to retain their health care plan temporarily after qualifying events. Qualifying events for covered employees that result in a loss of coverage include:



Termination for any reason other than gross misconduct.



Reduced hours of employment.

Qualifying events for the spouses or dependent children of covered employees that result in loss of coverage include:



Termination for any reason besides gross misconduct.



Reduced hours of employment.



If the covered employee qualifies for Medicare.



Divorce or legal separation of covered employee and spouse.



Death.

Furthermore, the following situations are deemed qualifying events for dependent children of insured employees should they cause the child's coverage to end:



When a child loses their dependent status per the insurance plan's rules. According to the Patient Protection and Affordable Care Act (ACA), any plans offering coverage to the children of an employee must continue to do so until the child or children reach the age of 26.

Important Notice

An election form for COBRA benefits must be supplied by your employer within 45 days of your last day of employment. You then have 60 days in which to respond using this form. This is referred to as the election period. Your COBRA coverage begins on the last day of your employment, or on the date that your employer-supplied coverage ends. It is imperative that you submit the election form with your premium payment to prevent any lapse in coverage. More information on COBRA benefits is available on a variety of government and commercial websites dedicated to COBRA.

Marketplace Health Insurance Coverage

Another option is federal health care marketplace, which in Maryland is called the Maryland Health Connection. When you find yourself unemployed for any reason, whether you left voluntarily, were laid off or find yourself unemployed for cause, you enter what the ACA and its marketplaces call a special enrollment period.

A special enrollment period is not confined to the typical dates for enrollment and may occur anytime during the calendar year provided you meet the qualifying requirement for special enrollment. A special enrollment period typically lasts for 60 days from the day of separation from your employer. You may apply for coverage at any point during that period.

The federal government marketplace for insurance as well as the Maryland Health Connection is accessible via their website or toll-free number. Both avenues provide access to resources and representatives 24 hours a day, seven days a week. By logging into the website and creating an account, or calling the Marketplace Call Center, you can create an account and determine your eligibility.

With an account and your eligibility determined, you may begin to explore the options for coverage including the different levels, types of plans and companies offering plans in your area. Working with a representative on the phone, or on your own via the website, you may select the plan best suited for your needs. Once you have a plan selected you may submit your first premium payment to put the insurance policy into effect.

Because you are unemployed you will probably find plans through the Maryland Health Connection that offer reduced premiums and lower out-of-pocket expenses, based on income levels and the size of your family.

Medicaid and the Children's Health Insurance Program (CHIP)

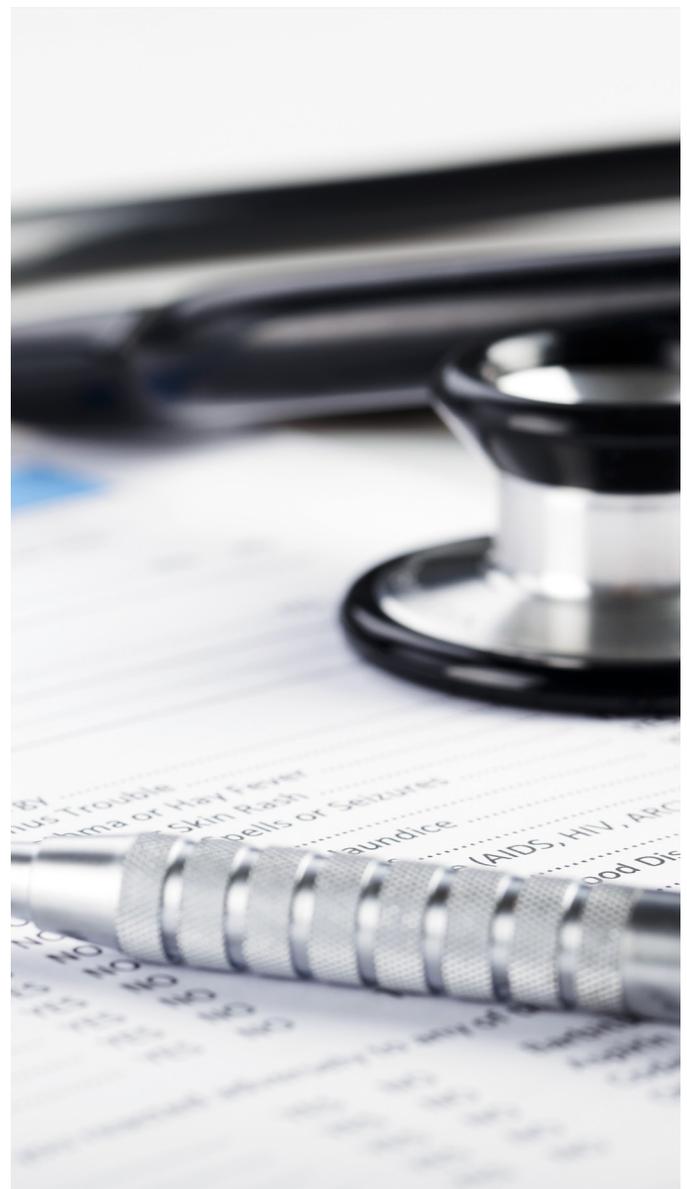
Medicaid and CHIP are programs sponsored by the federal government. Medicaid originally provided health insurance for people with disabilities, but many states expanded coverage to people below certain income levels. They both provide health care coverage for free, or at very low cost, to Americans with limited income. Maryland residents apply for these programs through local Medicaid and CHIP offices. You can find out if you qualify by applying for health care coverage through the Maryland Health Connection as well.

Other Private Insurance Plans

Insurance companies and brokers sell directly to the public without going through federal or state government marketplaces. Private plans may also be free from restrictions such as enrollment periods. However, these plans may also prove to be prohibitive in price and may not offer the same amount of coverage as plans obtained through the various government programs or through an employer.

Through Your Spouse

If your spouse has insurance coverage through his or her employer, you can explore that option. This often proves an easy solution. Should you opt not to participate in your spouse's plan and the marketplace considers it affordable according to their guidelines, you may not be eligible for reduced rate insurance plans via the marketplace. The government considers a plan affordable when its cost does not rise above 9.5 percent of the annual household income.



Free Food Programs in Maryland for Unemployment Beneficiaries

When unemployment strikes, it is often without warning and accompanied by enormous stress.

Chief among myriad worries is the concern about having enough food on the table. Unemployed Maryland residents in need of assistance with obtaining food have options.

Supplemental Nutrition Assistance Program (SNAP)

The first and most obvious one is the United States Department of Agriculture's (USDA) Supplemental Nutrition Assistance Program (SNAP), commonly known as food stamps. Working in conjunction with the Maryland Department of Human Services, unemployed Marylanders can apply for SNAP assistance. The SNAP program determines a potential beneficiary's need based on a variety of factors including income level, size of the family, and other factors such as the composition of the family and household expenses. Completing an application inclusive of all pertinent information is the only way to determine eligibility and the amount of allotment to which an applicant is entitled.

Go to the USDA's website to find eligibility requirements, income guidelines and information about how to apply for SNAP benefits.

SNAP Outreach

The Maryland SNAP Outreach program dispatches Maryland Food Bank workers to community centers, residential facilities and faith-based organizations to assist in helping Marylanders enroll in SNAP. Outreach workers ease the process for potential participants by helping to collect the necessary documentation as well as completing and submitting applications.

Maryland Food Bank teams conduct operations in areas hardest hit with need most weekdays and have the ability to set up a mobile office complete with the necessary technology to complete all tasks including submitting completed applications on site.

The Emergency Food Assistance Program (TEFAP)

The Emergency Food Assistance Program (TEFAP) is a federally-funded USDA program administered by the Food and Nutrition Service (FNS) agency of the USDA. It is designed to reach each state's low-income and unemployed population. The USDA purchases the food, including the packaging and processing, and delivers it to the states. How much food each state receives depends upon the number of unemployed and low-income people residing in them. Food distribution occurs through local agencies and

organizations, such as food banks, who then apportion the food to public-facing organizations such as food pantries or soup kitchens. States also receive assistance from the USDA to store and distribute the food.

Individual states set the criteria for who is eligible in the program. In addition, each state determines how applicants meet income guidelines. They may, for example, consider participation in other federal, state or local programs for health, food or welfare programs as part of income determination. While states can alter income guidelines, most households in need receive aid without providing any means testing. Foods available through TEFAP depend on what the USDA purchases according to preferences of the States and the agriculture market situation. In 2016, the list of foods included canned and fresh fruits and vegetables, fresh and dried eggs, meat, poultry, fish, milk, cheese, pasta and cereal.

For more information regarding the TEFAP program, visit the Food and Nutrition Service agency's page on the USDA website.

Maryland Food Bank

The Maryland Food Bank is a non-profit hunger relief program that has been operating for 35 years. It operates out of Baltimore, Salisbury and Hagerstown. The Maryland Food Bank offers a variety of programs aimed at helping Marylanders in need as well as working to eliminate hunger across the state. It presently distributes more than 112,000 meals each day, and over 41 million meals every year.

Pantry On The Go

The Pantry On The Go program operates as a mobile pantry site, selecting different locations for temporary food distribution. The aim is to augment existing food assistance programs in rural, suburban and urban neighborhoods. The program gives the Maryland Food Bank vital access to communities most in need of food assistance and hunger relief.

The Maryland Food Bank works in conjunction with community organizations to select sites to serve as the host for the Pantry On The Go program. After site selection, the Maryland Food Bank determines the date of distribution and dispatches a truck loaded with thousands of pounds of food stuffs. The average mobile pantry doles out over 6,000 pounds of fresh produce and non-perishable food items that feed over 1,000 families. Larger Pantry On The Go sites can deliver more than twice that amount in a day. In 2016, there were over 1,400 Pantry On The Go events that distributed over seven million meals. Contact the Maryland Food Bank or visit their website for additional information.

Other Free Food Resources in Maryland

Various other food pantries exist in the State of Maryland.

- **Elkridge Food Pantry** – Elkridge, MD
- **Maryland Food Bank Eastern Shore Salisbury** – Salisbury, MD
- **Xemra Foundation, Inc.** – Baltimore, MD
- **Maryland Food Bank Baltimore** – Baltimore, MD
- **Western Maryland Food Bank, Inc.** – Cumberland, MD
- **Wayside Food Bank** – Swan Point, MD
- **Washington County Food Resources, Inc.** – Hagerstown, MD
- **Harford Food Bank, Inc.** – Aberdeen, MD

How to Explain Unemployment to Your Children



If you were recently let go from work, one of the hardest tasks you face is breaking the news to your family. Of course, speaking with a spouse or your teenage children is not as difficult, but how do you explain being out of a job to the young ones? Consider the below tips about breaking the news gently and moving forward in a confident manner.



Speak in a positive tone

When discussing the loss of your job with your kids, make sure your tone is optimistic. As you know, your actions and words greatly impact your growing child, so make sure to keep the negativity at a minimum. Do not bash your boss or use destructive vocabulary. If you feel the need to bad mouth your ex-employer or coworkers, replace that mindset with hopeful information. Let your child know you will be around a bit more, and are able to spend more time with them.



Keep it simple

If you use words that your children have not yet learned, then they will not understand the news you are trying to convey. Instead, speak to them in a way that is easy to understand. Avoid using intimidating “big” words, in favor of smaller ones that relate seamlessly.



Let them ask questions

Do not deliver the news of your layoff and then end the conversation. Instead, let your kids ask you some questions about what happened and why. So long as you convey easy answers in a calm manner, it will keep the conversation manageable.



Discuss any setbacks

Even though it may be hard to hear, it is important to easily communicate if there will be financial effects on your children. Will they need to enroll in public school instead of private school? Do you need to cancel an upcoming trip? Will you be modifying your shopping habits (both groceries and entertainment/toys)? If so, reassure your children that these things are only temporary, and that you are trying your hardest to get back on track for them.



Be encouraging about future plans

Equally as important as leaving negativity out of the conversation is sharing positive news about your future plans. Let your kids know you are already looking for a better job, and that you are excited for a new start. If you are feeling down in the dumps about your situation, try to keep it away from your young ones, or else it may upset them or cause worry that is otherwise best to avoid.



Invite them to help

Children love to get involved, and often do so to seek your praise. Let your kid assist with daily tasks and chores, like cooking dinner, easy house cleaning and taking care of your pet. However, make sure the tasks you allow your child to take on are both age-appropriate and independent. This way, you will be able to work on your job search-related duties, such as browsing job boards, working on your resume and tending to your correspondence.

Reporting Unemployment Fraud in Maryland

Unemployment insurance fraud is fairly common in Maryland. It is a crime that can carry a jail sentence upon conviction.

Anyone accepting assistance from the state in the form of unemployment compensation agrees to do so with the understanding that they must refuse any sort of temporary work for which they might be paid. Any work an individual might accept while receiving unemployment benefits must be immediately reported to the Maryland Division of Labor, Licensing & Regulation.

Basic violations — the most common infraction — usually stem from failure to report supplemental income. Aggravated unemployment insurance fraud typically includes giving false statements or submitting false applications, which applies to employing units and officers as well.

How to Report

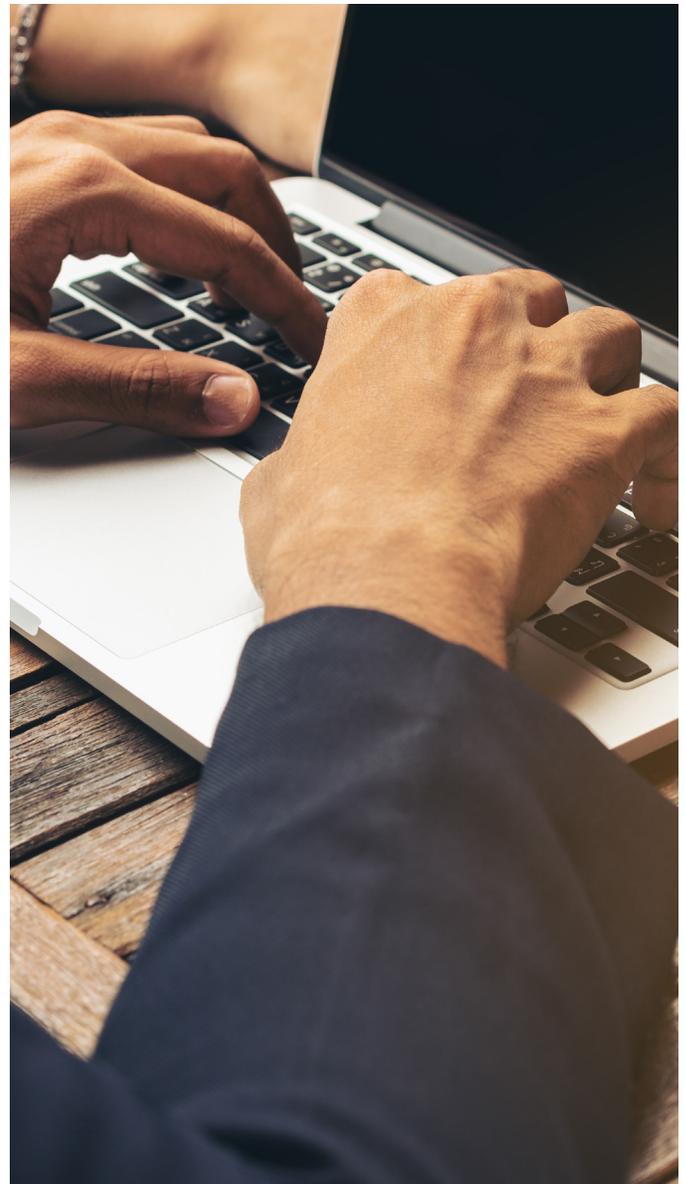
The Maryland Department of Labor, Licensing & Regulation provides multiple avenues through which to report suspected unemployment insurance fraud:



Respondents may call the fraud hotline at 1-800-492-6804.



Those wishing to report suspected unemployment insurance fraud may send an email message to the UI fraud mailbox: ui.fraud@maryland.gov.





Anyone may report a suspected incidence of unemployment insurance fraud by mail using the [UI Fraud Tip Form](#). You must fill it out and be sure to include the name and Social Security Number (if known) of the individual receiving UI benefits. Include their address as well as provide the reasons you believe they are defrauding the state. These reasons can include:

- Being employed while receiving benefits.
- Being self-employed while receiving benefits.
- Receiving benefits while incarcerated.
- Receiving benefits while ill and/or unable to work.
- Attending school while receiving benefits.
- Being outside of the state or the country while receiving benefits.

The DLLR asks for supporting information for any and all instances reported. Items they ask for include the names of institutions (such as schools or prisons), places of employment and how much the person committing fraud is making (if known), the location of the individual in question and any other facts pertinent to the claims made on the form.

There is space for additional information as well as listing your relationship to the person receiving the UI benefits. You may remain anonymous, but the officer investigating the claim must have a way to contact you to obtain further information.

What are the penalties for UI fraud?

There are a few classes of unemployment insurance fraud. There are some cases in which honest mistakes are made and the DLLR understands this. In the case of a mistake by the filer, you are required to update your information as soon as possible so that your correct benefit amount may be calculated and you can avoid penalties. On occasion, filers receive more benefits than they are entitled to. Again, if this is an honest mistake, or the result of an error by the DLLR, the beneficiary is obligated to repay the money. Alternatively, they may have any overpayments deducted from subsequent UI payments.

However, instances where the applicant acts with intent to deceive are considered fraud. There are two classes of fraud:

1. **Basic violations** – in these cases the beneficiary usually fails to report supplemental income on their application. These often include omissions of income such as pension payments, paid vacation time, annuities, bonuses, special pay, or even part of their wages, such as tips.
2. **Aggravated violations** – these are cases in which the individual knowingly makes false statements or enters false information on their application form.

The penalties for UI fraud can be any combination of:



Fines – a fine of up to \$1,000 may be imposed on those convicted of UI fraud.



Incarceration – those found guilty of UI fraud may be sentenced for up to 90 days.



Probation.

In addition to a combination of fines and jail time, people convicted of unemployment insurance fraud are required to make restitution for all illegally obtained UI payments. They may also be banned from receiving benefits for one year.

In cases where people illegally received UI benefits but are now gainfully employed, they may face civil punishments such as judgments for the purposes of attaching their wages to make restitution.

UI fraud is a felony. Having a felony on one's record may make it more difficult to secure employment in the future. Furthermore, having a conviction for UI fraud may affect one's ability to receive UI benefits in the future, even under legitimate circumstances.





 **Maryland Unemployment**