New Jersey Department of Labor and Workforce Development

UNEMPLOYMENT INSURANCE

Your Rights & Responsibilities

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Unemployment Insurance
Your Rights and Responsibilities

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Your Path to Employment

When you lose your job

- ❑ File for unemployment insurance benefits immediately. This publication will explain the process.
- ❑ Use *our web site* to assist you in your search for employment. https://www.nj.gov/labor/career-services/

Losing a job can be difficult. As with most tasks, it's important to divide your employment search into stages. First, consider your current skills and interests and explore the job market, as well as apply for funding assistance if needed, and prepare a personal budget. You can find these tools under the "Plan" tab. Next, under the "Prepare" tab, learn how to research and use labor market information, attend skills trainings, sharpen existing skills, build and enhance your resume, and polish your interview and job-search skills. Finally, check out the "Succeed" tab to pursue your chosen job opportunities with confidence, applying the tools and skills you acquired to achieve your career goals.

With these online tools and resources, you can work independently. Other resources on the website include a directory of training programs, information on hundreds of careers, and advice and guidance on a wide variety of topics, including networking, searching for employment, and preparing for interviews. For in-person assistance, you can visit New Jersey One-Stop Career Centers, local libraries, and community colleges.

As the primary sites for career and employment services, One-Stop Career Centers offer the most services and provide you the most direction. Most One-Stop Career Centers offer

- skills assessments
- free computer tutorials to refresh your math, English, and basic computer skills
- financial advice, including information on financial aid, tuition waivers, and training grants
- information on apprenticeship and on-the-job training programs, and
- access to Jersey Job Clubs, which provide networking opportunities, access to employment-search workshops, and one-on-one employment-search assistance.

Be sure to contact your local One-Stop Career Center to determine the specific services offered at your local office. Locations and contact information *here*. [https://www.nj.gov/labor/career-services/contact-us/one-stops/index.shtml]

About this publication

If you are currently unemployed through no fault of your own, you may be eligible for unemployment insurance benefits. As a person claiming benefits, you have both rights and responsibilities. Read this publication carefully and completely. It contains important information that should answer most of your questions about unemployment insurance benefits.

This publication gives only general information. It is not the law. It is not a regulation. It is not legal advice.

Your rights

Equal opportunity is the law

It is against the law for this department to discriminate against recipients of federal financial assistance (unemployment insurance benefits) based on specific criteria. Read about your equal opportunity rights *here*. [nj.gov/labor/EqualOpportunity]

Your privacy

All records, reports and other information obtained from employers and employees under the Unemployment Compensation Law are confidential and are not published or open to public inspection. However, public employees may access this information as part of their public duties. If you are party to a hearing before the Division of Unemployment Insurance, the Appeals Tribunal or the Board of Review, you will be given information from such records to the extent necessary to properly present your claim.

What is unemployment insurance?

Unemployment insurance (UI) is a program that gives financial support to people who lose their jobs through no fault of their own. The money to pay these benefits comes from a payroll tax paid by employers and workers. The benefits partially replace your wages and are meant to help you meet your financial responsibilities while looking for work. To qualify for unemployment insurance benefits, you must meet all of the eligibility requirements of New Jersey Unemployment Compensation Law. Those who meet the requirements may receive unemployment insurance benefits for up to 26 weeks during a 1-year period.

People who are claiming unemployment insurance benefits are sometimes referred to as "claimants." You will see that word in this publication and on our website.

Unemployment insurance fraud

Unemployment insurance is a safety net for you and your family. It is a crime to fraudulently collect unemployment insurance benefits. Do not jeopardize your benefits by committing fraud.

We look for and aggressively pursue all unemployment insurance fraud. We cross-match our data with other state and federal government agencies to confirm the work status and unreported earnings of people who claim unemployment insurance benefits. We conduct random investigations to review your eligibility, payroll records, and work search contacts. If your case is picked for a spot check, we will contact you to schedule an interview.

You are committing fraud when you

- knowingly do not report earnings. You must report *all* earnings, from *all* employers, even if you have not been paid yet. If you are in doubt, report the earnings.
- do not give the true reason why you became unemployed
- hide or lie about any fact that could make you ineligible for benefits or reduce your benefit amount
- use someone else's identity to claim or get benefits
- do not tell us that you have returned to work
- allow someone else to certify for benefits on your behalf
- alter, buy, sell or counterfeit a Social Security card. This is a felony under federal law. Felony crimes are punishable by a fine and/or imprisonment.

If you commit fraud,

- you may face criminal prosecution and imprisonment
- you may incur severe fines and penalties

- your state or federal income tax refunds may be garnished to satisfy any money owed
- you can be denied unemployment benefits in the future
- you must repay the benefits you received — plus interest and penalties.

Report fraud

If you suspect someone is illegally collecting unemployment benefits or committing fraud, you can report it *online.* [myunemployment.nj.gov] "Report Fraud" is under the "Need Help?" tab at the top. You do not have to give your name.

How to file an initial UI claim

If you need to …

- apply for unemployment insurance benefits (file an initial claim)
- reopen a claim* (reapply for benefits) after a period of employment, or
- reactivate your claim after any period of claim inactivity

... do so as soon as possible. Your claim doesn't begin until you file. A delay in filing results in delayed payment of your UI benefits. The system will not allow you to "backdate" claims for weeks you have missed. If you need to claim UI benefits for missed weeks, you can request an interview with a claims examiner. Call your closest Reemployment Call Center:

North New Jersey (Union City):	201-601-4100	
Central New Jersey (Freehold):	732-761-2020	
South New Jersey (Vineland):	856-507-2340	
Out-of-State Claims:	1-888-795-6672 —	*You must call from a phone with an out-of-state area code*

IMPORTANT: All of these phone numbers go to the same place. Local phone numbers are offered as a courtesy for callers who are charged more for long-distance calls. If you are in a phone queue, you will not move ahead by trying one of the other phone numbers. If you hang up to call a different number, you will forfeit your place and be moved to the end of the queue.

The easiest, quickest way is to file online at *myunemployment.nj.gov*. However, if you were a maritime employee in the last 18 months *or* live outside the United States, you must file your claim by calling a Reemployment Call Center (phone numbers shown above).

* Read more about reopening a claim in the *"Ways to File" section* of this publication.

Information you will need to provide

Before you file your initial claim for unemployment insurance benefits, gather the information you need:

About yourself

- Social Security number
- home address, mailing address (if different than your home address) and phone number
- alien registration number, if you are not a U.S. citizen or national
- DD Form 214, if you were on active duty in the U.S. military in the last 2 years
- information from W-2s and or pay stubs
- information from Standard Form 8, Standard Form 50, if you worked for the federal government in the last 18 months.
- banking information if you choose to receive benefits by direct deposit
- New Jersey driver's license number or non-driver photo identification card number

About your employer

- name of your last employer, or your current employer who has reduced the number of hours you work
- complete mailing address and phone number of your last employer
- date you started working for that employer
- last date you worked for the employer
- reason you left, or the reason you are working fewer hours than you were first hired to work.

About your work history

- name, complete address, and phone number for each employer you worked for in the last 18 months
- start and end dates for each job you had in the last 18 months, and the reason(s) you are no longer working for each employer.

Identity verification with ID.me

To reduce the risk of fraud, all unemployment claimants must verify their identity using the security vendor **ID.me**. The New Jersey Department of Labor contracts with ID.me to provide multi-factor identity verification services, which helps us efficiently authenticate your identity.

You can complete the process in a few minutes using the email address associated with your unemployment claim, a computer or mobile phone, and common pieces of documentation. Visit ID.me's New Jersey-specific website at *uid.nj.gov*.

You have three options for completing the verification process: self-service; video chat agent; or in-person verification at select UPS locations. For a step-by-step guide explaining how to verify your identity using

ID.me, visit *https://help.id.me/hc/en-us/articles/1500005127662-How-do-I-verify-my-identity-for-the-New-Jersey-Department-of-Labor-Workforce-Development-NJDOL*.

Claimants who successfully verify will get a message from ID.me saying "We have confirmed your identity!" To ensure that your verification is shared with us, you can check the privacy settings in your ID.me account to view the date shared.

Ways to file an initial claim

File online

- Turn off any "pop-up blocker" on the computer you are using. Pop-up windows display important information, both when you are filing your initial claim and also when certifying your weekly claim.
- Follow the instructions for creating an ID to file a claim.
- File your initial claim for benefits at *myunemployment.nj.gov*.
- If you do not have access to the internet, you can file using a computer at your local One-Stop Career Center — locations on *page 35*.

Your user name and password

When you file your initial claim online, you will be prompted to create a user name (your email address) and password. Write this information down, keep it in a safe place, and do not share this information with anyone. You will need your user name and password to get form 1099-G so you can file your taxes, change your address, log in to view your account, and to make changes to your direct deposit account.

If you forget your user name or password, you can retrieve that information by using the "Forgot Username?" or "Forgot Password?" option on the sign-in page. Your user name is your email address, which is used to retrieve your password. Instructions on how to reset your password will be sent to the email address on file.

Be sure to use an email address that you check often, because we use email to communicate appointment reminders, updates, and information about unemployment benefits. Notify the Division of any changes or corrections to your email address and check your email regularly for messages about your claim.

File by phone

Call one of these Reemployment Call Centers

North New Jersey (Union City):	201-601-4100
Central New Jersey (Freehold):	732-761-2020
South New Jersey (Vineland):	856-507-2340
Out-of-State claims:	1-888-795-6672 — You must call from a phone with an out-of-state area code

IMPORTANT: All of these phone numbers go to the same place. Local phone numbers are offered as a courtesy for callers who are charged more for long-distance calls. If you are in a phone queue, you will not move ahead by trying one of the other phone numbers. If you hang up to call a different number, you will forfeit your place and be moved to the end of the queue.

Your personal identification number (PIN)

When you first certify for benefits, you will choose a four-digit personal identification number (PIN). Write down your PIN and keep it in a safe, secure place. Do not share it with anyone. You will need your PIN every time you certify for your benefits. Your PIN is good for 1 year. If you forget your PIN, call your local Reemployment Call Center, and ask a representative to reset your PIN.

How to reopen a claim (reapply for unemployment insurance benefits)

You have 1 year from when you file your initial claim to collect the maximum full balance of your UI benefits (up to 26 weeks if you qualify). You may reopen a claim when

- you become unemployed again after a period of employment, or
- you were previously ineligible or disqualified for UI benefits, and the reason(s) why you were ineligible no longer apply.

You can reopen an existing claim online at *myunemployment.nj.gov* or by calling a Reemployment Call Center. You must reopen your claim the week in which you become unemployed.

Payment options

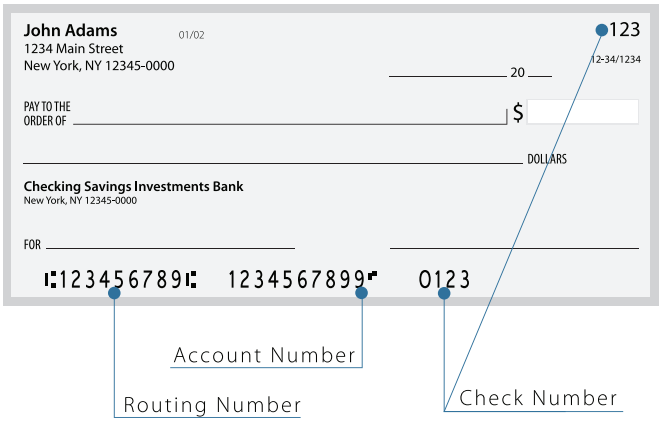
There are 2 ways to receive UI benefit payments: by debit card or by direct deposit. When you file your initial claim, you may choose how you want to receive your benefits. You will get your benefits by prepaid debit card (the default option), unless you sign up for direct deposit.

By direct deposit

If you want UI benefit payments deposited directly into your checking or savings account, choose that option when you first file your claim, or complete the direct deposit application any time *online.*
[myunemployment.nj.gov]

You will need your

- bank name
- account number
- bank routing number.



If you choose to receive UI benefits by direct deposit, the money will usually be available in your account within 2 business days after you claim your benefits. You may apply for direct deposit either online at *myunemployment.nj.gov* or print out and submit form BC-502, "Authorization for Benefit Payment by Direct Deposit or Debit Card," found on *page 38*. Mail the form to:

Unemployment Insurance, Checkmaster Unit
New Jersey Department of Labor and Workforce Development
P.O. Box 908
Trenton, New Jersey 08625-0908

or fax it to (609) 777-2444

NOTE: The telephone certification system will not give you the direct deposit option. To choose direct deposit, you must do so either online or by mail.

If you want to switch to direct deposit from a debit card or from another direct deposit account, it may take a day to process the request. If you want this week's UI benefits to be paid by direct deposit or to a different account, sign up for direct deposit, then wait until the next day to certify for your benefits. If you sign up for direct deposit *after* you certify by phone, this week's benefits will be paid by debit card or to the existing direct deposit account on file.

By prepaid debit card

If you do not choose direct deposit, you will receive a prepaid debit card from Money Network/My Banking Direct, a service of Flagstar Bank, N.A.. If you choose to receive benefits by prepaid debit card, the money will usually be available in your account within 2 business days after you claim your benefits.

If more than 28 days have passed since you certified for UI benefits, the system automatically switches to payment by debit card. Money Network/My Banking Direct mails the card to you in a plain, unmarked envelope 7–10 days after filing your initial claim. Watch your mail for it. The card comes with detailed instructions. This card is good for 3 years. You should keep this card for 3 years, even after you return to work or your claim expires. If you need to reopen a claim or file a new claim within 3 years, you will use this same card for these claims.

Claimants can contact Money Network/My Banking Direct by phone at 1-888-292-0059, or through the website: https://mdb.everywherepaycard.com.

Do you qualify?

Eligibility for unemployment insurance (UI) benefits depends on 2 things (explained in detail below):

1. How much money you earned in your "base period."
2. The reason you are unemployed. Unemployment insurance benefits are meant for people who lose their job "through no fault of their own," such as an employer's lack of work.

1) How much did you earn in your base period?

Your UI benefit amount depends on how much money you earned in your "base period." We calculate your weekly benefit amount and maximum benefits payable based on wage information your employer(s) report. In New Jersey, the maximum weekly benefit amount for 2025 is $875 and for 2026 is $905.

Regular base period

A *regular* base period is the first 4 of the last 5 completed calendar quarters before the week you file an initial claim. The wages you earned during this period are used to determine if you qualify for UI benefits and to calculate your UI benefit amount.

For claims filed in 2025: In your base period, you must have 20 base weeks or gross wages that total at least $15,200. A base week is one in which you earn at least $303.

For claims filed in 2026: In your base period, you must have 20 base weeks or gross wages that total at least $15,500. A base week is one in which you earn at least $310.

The chart below will help you identify your base period. The month in green represents the month in which you are filing your initial claim. The quarters on the left in yellow indicate your base period, which in this case is a base year.

Oct Nov Dec	Jan Feb Mar	Apr May Jun	July Aug Sep	Oct Nov Dec	Jan Feb Mar			
	Jan Feb Mar	Apr May Jun	July Aug Sep	Oct Nov Dec	Jan Feb Mar	Apr May Jun		
		Apr May Jun	July Aug Sep	Oct Nov Dec	Jan Feb Mar	Apr May Jun	July Aug Sep	
			July Aug Sep	Oct Nov Dec	Jan Feb Mar	Apr May Jun	July Aug Sep	Oct Nov Dec

Alternate base periods

If you don't qualify for UI benefits using the regular base period, we will check if you qualify using an alternate base period. Alternate base period #1 includes wages earned in the 4 most recently completed quarters before your date of claim. Alternate base period #2 is the 3 most recently completed quarters before your date of claim, plus the weeks in the current filing quarter up to your date of claim.

2) Why are you unemployed?

Only people who become unemployed through no fault of their own may qualify for unemployment insurance benefits. If you are unemployed due to a reason other than lack of work, a claims examiner will conduct a fact-finding interview by either phone or email to determine whether you are eligible for unemployment insurance benefits. Your employer may be invited to participate. The claims examiner will review the facts that you and your employer(s) provide, and determine your eligibility based on the law.

If you quit: If you voluntarily left your job without good, work-related reasons, you may not qualify for benefits.

If you were fired for misconduct: If you were fired for misconduct, your benefits may be delayed or denied.

If you have a fact-finding phone interview with a claims examiner

If you voluntarily left your job or were fired, we will contact you by phone or by email for more information about your separation. Your employer may be contacted to participate.

- If your fact-finding interview is by phone, your caller ID will sow the telephone number of the claims examiner as private, unknown, out-of-area, anonymous, etc. If your phone has other features or devices to block calls, those features should be turned off on the day of your appointment. You must accept this call. You will be considered as failing to appear if we cannot reach you for this interview.
- If your fact-finding interview is by email, we will email you a questionnaire to the email address we have on file. If you do not respond to this questionnaire by the deadline, your eligibility for benefits may be affected.
- If we determine that you are not eligible to receive unemployment insurance benefits, you may appeal this decision. (See *the Appeal Tribunal* section on page 22 for more information.)

To remain eligible

To remain eligible for unemployment insurance (UI) benefits, you must:

1) Keep all scheduled appointments

If you are scheduled for an in-person meeting or interview, you must report on the day and at the time scheduled. If you are scheduled for an interview by phone, we will make every effort to call at the scheduled time. Since an unexpected delay may occur, you must be available for 2 hours after the scheduled appointment time.

For your appointments you have the following rights:

1. You may represent yourself or you may be represented at your own expense by an attorney or non-attorney,
2. You may request a postponement, if you require additional time to prepare for the interview,
3. You may request that your employer produce any documents which relate to your eligibility for benefits,
4. You may request that statements be taken from your witnesses who have firsthand knowledge of the case,
5. You or your representative will have the opportunity to question your own witness, present documents and provide a closing statement or summary, and
6. If the reason for the appointment is related to your employment, any questions that you may have for your former employer may be asked of the agency representative who in turn may, at their discretion, pose the question(s) to your former employer.

It is important that we have your current phone number. Let us know immediately if your phone number changes: you can change it online at *myunemployment.nj.gov*. For more information about keeping appointments, see the *Important Questions* section.

2) Be able to work

You must be physically and mentally able to work each week for which you are claiming unemployment insurance benefits. If you cannot work due to sickness or injury not caused by the job, you may be eligible for benefits under New Jersey's Temporary Disability Insurance program.

3) Be available for work

You must be ready to start a job immediately, have transportation, and not have to stay home to care for children or other dependents.

4) Actively seek work

You must make an effort to secure employment for each week of benefits that you claim. You must contact at least 1 different employer each week by phone, mail, Internet or in person; this is considered a reasonable effort. You must be able to show proof that you are actively searching for work. A *sample template* for recording your contacts with employers is provided on page 32.

Even if you have a "work search waiver" excusing you from actively seeking full-time work, you must be mentally and physically able and available to work.

5) Not refuse an offer of suitable work

What is an offer of suitable work?

People who receive UI benefits must accept any offer of suitable work. An offer of work is suitable if it is reasonably similar to your previous work experience in location, type of work, and pay, including benefits. The longer you remain unemployed, the more willing you must be to expand your work search. You may need to consider offers outside of your normal trade or occupation and to accept work at a lower pay rate in order to remain eligible for benefits.

6) Claim your UI benefits every week online or every 2 weeks by phone.

See page 17 for how to *certify for benefits*.

What to expect after filing your initial claim

After you file your initial claim for unemployment insurance (UI) benefits, we will mail you step-by-step instructions (form BC-9, "Unemployment Insurance Instructions and Appointment Notice") explaining how to certify for benefits. The notice also lists any appointments you are required to attend. ***All appointments are mandatory. Missing an appointment may affect your benefits.***

Unemployment insurance benefits are paid for a 7-day week beginning on Sunday and ending on Saturday. ***The Sunday of the week in which you file your initial claim is your "Date of Claim."*** The first time you certify for benefits will be on a Wednesday, 17 days after your date of claim.

Within 10 days of applying for benefits, you will receive a "Notice to Claimant of Benefit Determination" (form BC-3C). The notice of benefit determination does not guarantee that you will receive benefits. The notice will list

- the employer(s) that you worked for during the base year on your claim
- the base weeks you worked, as reported by your employer(s)
- the wages you earned from your employer(s) during this time, as reported by your employer(s), and
- your weekly benefit amount and a maximum benefit amount.

If any information on the notice is incorrect, call the Reemployment Call Center immediately. An agent will schedule you for an appointment to correct your information. If weeks or wages are missing on your claim, or if we have other questions about your pay, an agent will send a request for wage information to your employer(s) and schedule a telephone interview.

If you became unemployed for any reason other than lack of work, or if we identify any issue that could impact your eligibility for benefits, you may be scheduled for an interview with a claims examiner to review the issues.

> ***What are "non-monetary" issues?***
>
> Separation or other issues that are not related to wages are called "non-monetary" issues. Possible other issues include attending school or job training, not being able or available to work, not actively seeking work, refusing suitable work, and receiving certain types of payment after your last day of work (such as pension withdrawals).

How to certify for benefits

Certifying for benefits is different from filing your initial claim. After you file your initial claim, which starts your benefit year, you will have to certify for benefits every week online. If you certify by phone, you will certify every 2 weeks. You will receive your benefits by direct deposit or debit card, depending on what you chose when you filed your initial claim.

Certify online (the easiest way)

The easiest and quickest way to certify for your unemployment insurance benefits is online. When you certify for benefits online at *myunemployment.nj.gov*, you can certify for benefits *every* week, any day of the week, starting on Sundays (instead of having to wait for a weekday). Certifying online is easy, safe and secure, and you will get your benefits faster than if you certify by phone.

You may certify for your benefits online Sunday through Friday, 8:00 a.m. – 6:00 p.m.

With your online ID, password and PIN, you can review your UI claim whenever you want.

Certify by phone

If you decide to certify for your benefits by phone, you will certify every 2 weeks, weekdays only. You will need your 4-digit PIN to certify for benefits. The hours of operation for phone benefit claims are 8:30 a.m. – 6:00 p.m., Monday to Friday (including holidays). The schedule for certifying for benefits by phone is:

Mondays — if your Social Security number ends with an odd number (1, 3, 5, 7, 9)
Tuesdays — if your Social Security number ends with an even number (0, 2, 4, 6, 8)
Wednesday, Thursday or Friday — if you missed certifying on the assigned day

If you have certified for benefits over the phone in the past, you may switch to certify online.

You can view your claim status anytime at *myunemployment.nj.gov* where you can get information about your claim including your UI benefit balance and withholding information. Your claim status is not available on the telephone system.

IMPORTANT: If either you or the employer is appealing a decision about your eligibility, you should continue to certify for benefits during the appeal process. If the appeal is decided in your favor, you will receive unemployment benefits *only* for weeks you have certified for benefits. During the appeal process you must report to any appointments for which you are scheduled. If you do not keep these appointments, you may lose benefits, even if you win your appeal.

Unemployment Insurance Benefits

How much will your benefits be?

Your unemployment insurance (UI) benefit rate depends on 2 factors: your weekly benefit rate and your maximum claim benefit amount, described below.

1) Weekly benefit rate

Your weekly benefit rate is 60% of your average weekly wage, up to the maximum benefit amount. The maximum weekly benefit is $875 in 2025 and $905 in 2026.

2) Maximum claim benefit amount

The maximum claim benefit amount equals the total amount of benefits you could collect in one benefit year. It will be shown on your "Notice to Claimant of Benefit Determination" (form BC-3C).

- Your benefit year consists of the 52 weeks beginning with the first week you filed your claim.
- Your maximum benefit amount is your weekly benefit rate multiplied by the number of your base weeks, up to a maximum of 26 weeks.
- You have 1 year from your date of claim to collect your maximum benefit amount, up to 26 weeks.
- You may reopen your claim more than once before the end of your benefit year, as long as you have a balance remaining.

Dependents and dependency benefits

If you are not eligible for the maximum weekly benefit amount, you may qualify for dependency benefits. A dependent is defined as an unemployed spouse or civil union partner; or an unemployed, unmarried child under age 19 (22 if the child is still in school); or an unemployed, unmarried disabled adult child who has blindness or a disability that began before the age of 22.

Dependency benefits can be an extra 7% of your basic weekly benefit for your first dependent, and an extra 4% for each of the next 2 dependents. You can claim up to 3 dependents, for up to 15% more than your weekly benefit amount, up to the maximum payable amount. Note:

1. If your spouse or civil union partner is employed during the week you file your claim, you cannot receive dependency benefits.

2. If you and your spouse or civil union partner are both unemployed, only 1 may claim dependency benefits.

3. To claim dependency benefits, complete an *Application for Dependency Benefits* (page 36). You must provide the Social Security number(s) of all dependents you are claiming.

4. To verify dependency status, we will accept your most recent federal or state income tax return. If this is unavailable, or is insufficient to prove current dependency status, we may consider a combination of the following documents:

   • birth certificate • baptismal certificate • marriage certificate
   • civil union license • adoption order • certain other legal documents
   • child support order • divorce, dissolution, or annulment order
   • proof of Disabled Adult benefits from the Social Security Administration

   For blind or disabled children, written proof of a determination by the Social Security Administration that the individual is currently eligible for Disabled Adult Child benefits under the Social Security Act will be considered conclusive proof of dependent status.

5. You must provide proof within 6 weeks of the date of claim or you will not be eligible for dependency benefits for the duration of the claim. ***No dependency benefits will be paid until you provide proof.***

Part-time work (partial benefits)

If you work part time you may still be able to collect all or part of your unemployment insurance (UI) benefits.

SAMPLE PAY STUB

Employee	Pay Period	Check Date
Amy Franklin	4/13/2019	4/26/2019

Earnings		
Description	**Hours**	**Amount**
Regular	10	$100.00
Overtime	2	$30.00
GROSS WAGES		**$130.00**

Deductions	
Description	**Amount**
Fed Income Tax	$18.70
FICA	$6.00
NJ Income Tax	$12.30
Medicare	$3.00
Total Deductions	$40.00
Net Pay	**$90.00**

IMPORTANT: When claiming benefits, you must report your part-time wages when *earned*, even if you have not yet been paid.

How we calculate partial benefits

To be eligible for partial UI benefits, you cannot work more than 80% of the hours normally worked in the occupation. For example, if you worked a 40-hour week, you can't work for more than 32 hours.

For any wages earned from any employer

- If you earn 20% or less of your weekly benefit rate from an employer, you can still receive your full benefit amount for that week. However, you cannot be paid more than your weekly benefit rate.
- If you earn more than 20% of your weekly benefit rate from an employer in a given week, your partial weekly benefit payment will be reduced dollar-for-dollar for all gross wages earned that week.
    - *For example*, if your weekly benefit rate is $200, your partial weekly benefit rate is $240 (20% more than $200.) If you earn $50 gross during a week, you would receive $190 in unemployment insurance benefits ($240 – $50 = $190).

- Report your ***gross*** earnings and all hours worked for the week in which they were earned, not when they are paid.
- If you worked on Election Day for a county Board of Elections, you do not have to report these earnings. Earnings from Election Day work do not reduce your weekly UI benefits.

Filing for unemployment insurance benefits after a period of disability

If you are laid off or terminated from your job while collecting temporary disability benefits or workers' compensation, you should file for unemployment insurance (UI) benefits upon recovery. You may qualify for UI benefits by using wages you earned in an *alternate base year* set by the disability date. To use the alternate base year, all of the following must have occurred:

1. You recovered from either:
   - a workers' compensation disability that began less than 2 years before the UI claim date, *OR*
   - a temporary disability covered by the temporary disability program.
2. You contacted your employer after you recovered, and work is no longer available.
3. You filed a claim for UI benefits within 4 weeks of recovery.

The alternate base year cannot be used if work was available and you did not return to work. If you have sufficient wages in the regular base year to file a claim, you may use the base year to calculate your UI benefit amount. Wages in both the regular and alternate base years cannot be combined to establish a valid unemployment claim. Wages used on an earlier claim cannot be used again.

Tax responsibilities

The state of New Jersey does not tax unemployment insurance (UI) benefits, but benefits are subject to federal tax. UI benefits are subject to the rules that apply to reporting income and paying taxes. By the end of January, we will make available the total amount of UI benefits you received and tax withheld during the year. We also report this information to the Internal Revenue Service (IRS).

You may view and print a copy of your yearly income tax statement(s) online by using our self-service system. Login with your user name and password at *myunemployment.nj.gov* (under the tab "If You Already Filed a Claim"). On your dashboard select "Print 1099-G." By January 31 each year, we will post notification on our website when 1099-G information is available. You will need your user ID and password to access 1099-G information online.

The Internal Revenue Code states that you must pay most of your tax liability through tax withholding or by making estimated tax payments quarterly. The IRS may impose penalties if you do not pay enough tax using one or both of these methods each calendar quarter.

Making estimated tax payments

You must make estimated tax payments if you expect to owe taxes to the IRS, and expect to owe more than your withholding and credits.

The IRS divides the year into 4 payment periods, each with a due date for paying estimated taxes. If you do not pay enough tax by the due date, the IRS may impose a penalty.

Contact the *IRS* [irs.gov] for more information about making estimated tax payments.

Tax withholding

When you file your initial unemployment insurance (UI) claim, you will be asked if you want 10% of your weekly UI benefits withheld and sent to the IRS to help offset your tax liabilities. If you choose to have tax withheld but later change your mind, complete the "*Request for Change in Withholding*" status (on page 37) and mail it to us at the address shown on the form. You may change your withholding status any time.

Taxes already withheld cannot be returned to you except by the IRS as part of your federal income tax refund.

Appealing a determination about eligibility

What if you disagree with a determination?

You will receive, by mail, any written decision (called a determination) that affects your eligibility for unemployment insurance (UI) benefits. If your claim for benefits is denied or your UI benefits are reduced and you disagree with that determination, you have the right to appeal. Your employer also has the right to appeal. Regardless of who appeals, your former employer may participate in the hearing.

How can you appeal a determination?

If a determination denies or reduces your UI benefits and if you choose to appeal the determination, you must do so in writing either by letter or by the *online form* [myunemployment.nj.gov] — look under the "Appeals" tab. You must state the reason you are appealing the determination. (See #1 below for helpful information to include.) Your appeal may be dismissed if you fail to file the appeal on time.

1. Your letter of appeal should include
   - your name

- your Social Security number or claimant ID number
- your mailing address
- your phone number
- your e-mail address
- and your reasons for disagreeing with the determination.

2. You must file your appeal within 21 calendar days of the date the determination was mailed to you. Employers have 7 calendar days after the date of the determination in which to appeal.

3. Keep a copy of your written letter of appeal.

4. You may file an appeal

online	*myunemployment.nj.gov* — see the "Appeals" tab.
by mail	Appeal Tribunal New Jersey Department of Labor and Workforce Development P.O. Box 907 Trenton, NJ 08625-0907
or by fax	609-292-2438

The Appeal Tribunal hearing

If you or your employer file an appeal, you will get a Notice of Hearing in the mail. The notice will tell you the date and time of your hearing, and explain how to participate. Most hearings are held by phone. Be sure to read all instructions carefully. If you do not follow the instructions, the appeal may be dismissed or you may be denied participation in the hearing.

Phone Hearings: The process for participating in appeal hearings was changed in 2017. Be sure to read your hearing notice and the enclosure carefully and completely. The appeal may be dismissed or you may be denied participation in the hearing if you do not follow the instructions on the hearing notice to properly register for the hearing.

To participate, you must register for the hearing no later than 3:00 p.m. on the **business** day before the scheduled hearing. You should register as soon as you receive your hearing notice. You can register for your hearing by telephone or online at *myunemployment/appeals/register*. The hearing notice will show the phone number to use when registering by phone.

The Appeals Examiner will call you when it is time to begin the hearing. You must accept this call. We will consider it a failure to participate if we cannot reach you at the number you provided.

- Caller ID shows the telephone numbers of the Appeal Tribunal as private, unknown, out-of-area, anonymous, etc. If your phone has other features or devices to block calls, those features should be turned off on the day of your scheduled hearing.
- If you do not register as instructed for the hearing or do not answer our call to you, your appeal may be dismissed or decided unfavorably to you. You may have to pay back any benefits you have already received.

IMPORTANT: If either you or the employer is appealing a decision about your eligibility, you should continue to certify for benefits during the appeal process. If the appeal is decided in your favor, you will receive unemployment benefits *only* for weeks you have certified for benefits. During the appeal process you must report to any appointments for which you are scheduled. If you do not keep these appointments, you may lose benefits, even if you win your appeal.

If your employer appeals your right to UI benefits

If your former employer(s) disagrees with the determination awarding you benefits, the employer may appeal. If it is determined that you are eligible for benefits, you will continue to receive your benefits as long as you meet all other requirements. If the Appeal Tribunal decides in the employer's favor, you will be required to repay all or part of the unemployment insurance benefits that have been paid to you.

If you cannot attend a scheduled hearing

If you are unable to participate in a scheduled hearing, you may request a postponement. The Appeal Tribunal may grant the request if you show good cause. If possible, request a postponement in advance of the hearing.

After the hearing

The Appeal Tribunal's decisions are issued in writing and are based entirely on the evidence and testimony presented at the hearing. If the Appeal Tribunal rules in your favor, the Division of Unemployment Insurance will issue any payments due. **The Appeal Tribunal does not issue payments.** Allow up to 7 days from the date of mailing for the unemployment insurance division to process the Appeal Tribunal's decision. Please direct any questions about your appeal decision to the Reemployment Call Center:

North New Jersey (Union City):	201-601-4100	
Central New Jersey (Freehold):	732-761-2020	
South New Jersey (Vineland):	856-507-2340	
Out-of-State claims:	1-888-795-6672 —	*You must call from a phone with an out-of-state area code*

Call Centers are open weekdays (except state holidays) between 8:30 a.m. and 4:00 p.m.

IMPORTANT: All of these phone numbers go to the same place. Local phone numbers are offered as a courtesy for callers who are charged more for long-distance calls. If you are in a phone queue, you will not move ahead by trying one of the other phone numbers. If you hang up to call a different number, you will forfeit your place and be moved to the end of the queue.

Appeal to the Board of Review

If you disagree with the Appeal Tribunal's decision, you may appeal to the Board of Review. You must do this within 20 days of the mailing date of the Appeal Tribunal's decision. Instructions on how to do this are on the last page of the Appeal Tribunal decision, which we will mail to you.

Appeals to the Board of Review must be submitted in writing to:

Board of Review
New Jersey Department of Labor and Workforce Development
P.O. Box 937
Trenton, NJ 08625-0937

The Board of Review is the highest appellate level within the Department of Labor and Workforce Development. The Board of Review will base its decision on a review of the Appeal Tribunal record. You can find more about the Board of Review online *here* [myunemployment.nj.gov] under the "Appeals" tab at the top.

Right to further appeal

If you receive an unfavorable decision from the Board of Review, you may appeal the Board's decision to the Appellate Division of the New Jersey Superior Court. The Court is part of the Judiciary branch of government and is entirely out of this department's jurisdiction. The Court has its own rules and procedure, costs and requirements.

For more information about appealing Board of Review decisions, call the Appellate Division at 609-815-2950 x54720. You can get additional information on the appeal process, including frequently asked questions, *here* [myunemployment.nj.gov] or go to their website at *njcourts.gov*.

Answers to Important Questions

Address change

IMPORTANT: If you move within 2 years from the date of your initial claim, even if you are not currently claiming unemployment insurance benefits, you must still notify us about a change of address. We need your current address to notify you about possible benefit extensions, adjustment payments, determinations or other changes and general information.

Q. What should I do if I move?

A. If you *move within New Jersey*, you can change your address and telephone number *online.* [myunemployment.nj.gov] You will need a New Jersey state identification card, a New Jersey driver's license, or the personal identification number (PIN) you set up when you filed your initial unemployment benefit claim to change your address online. You may change your information by phone by calling a local Reemployment Call Center (see numbers below).

If you *move or live out of state*, you can change your address and telephone number by calling a Reemployment Call Center:

North New Jersey (Union City):	201-601-4100	
Central New Jersey (Freehold):	732-761-2020	
South New Jersey (Vineland):	856-507-2340	
Out-of-State claims:	1-888-795-6672 —	*You must call from a phone with an out-of-state area code*

Call Centers are open weekdays (except state holidays) between 8:30 a.m. and 4:00 p.m.

IMPORTANT: All of these phone numbers go to the same place. Local phone numbers are offered as a courtesy for callers who are charged more for long-distance calls. If you are in a phone queue, you will not move ahead by trying one of the other phone numbers. If you hang up to call a different number, you will forfeit your place and be moved to the end of the queue.

After you change your address with us, you should report to the nearest unemployment insurance office in the state where you live to register for work, if you are still unemployed.

Appointments

Q. What should I do if I cannot keep a scheduled appointment for a phone interview?

A. If you know in advance that you cannot keep an appointment for a phone interview, contact your Reemployment Call Center before your assigned date to reschedule. If you missed your appointment, contact your Reemployment Call Center as soon as possible after the missed appointment. An agent from your Reemployment Call Center will schedule an interview to determine why you missed your initial appointment.

Q. What should I do if I cannot keep a scheduled in-person appointment for reemployment services?

A. If you know in advance that you cannot keep an appointment for reemployment services, contact your One-Stop Career Center before your assigned date to reschedule. Refer to the appointment letter you received for instructions. An agent from your Reemployment Call Center will schedule an interview to determine why you missed your initial appointment.

Eligibility

Q. What should I do if I did not file a claim the week in which I became unemployed?

A. Claims begin when you file your claim. If you believe your claim should be backdated, discuss this with the agent when you file your claim by phone. If you file your claim online, call a Reemployment Call Center to request that your claim be backdated. A request for backdating will be referred to a claims examiner for adjudication.

North New Jersey (Union City):	201-601-4100
Central New Jersey (Freehold):	732-761-2020
South New Jersey (Vineland):	856-507-2340
Out-of-State claims:	1-888-795-6672 — *You must call from a phone with an out-of-state area code*

IMPORTANT: All of these phone numbers go to the same place. Local phone numbers are offered as a courtesy for callers who are charged more for long-distance calls. If you are in a phone queue, you will not move ahead by trying one of the other phone numbers. If you hang up to call a different number, you will forfeit your place and be moved to the end of the queue.

Q. I am going to be laid off next week; can I file my unemployment claim now so my claim is ready?

A. No. If you are employed full time, you cannot file a claim for unemployment insurance benefits. Such a claim would be invalid. You cannot file a UI claim until you become unemployed or your hours are reduced.

Q. Will my pension or Social Security benefits affect my claim?

A. Social Security retirement benefits do not affect your unemployment insurance benefits.

If you are eligible to receive a pension from an employer listed on your UI claim, the benefits may be reduced. The term "pension" includes benefits paid in a lump sum, such as 401K, as well as pensions that are paid on a monthly basis. If you have applied for, received or expect to receive a pension or retirement pay, we will schedule an appointment to discuss your situation.

Q. Should I wait until my severance pay ends to file a claim?

A. No. You should file your claim immediately, as soon as you stop working full time. If you file your initial claim by telephone, the agent will determine whether your severance pay affects your unemployment insurance benefits. If you file your claim online, and it appears that your severance pay may affect your UI benefits, we will schedule an appointment to discuss your situation.

Q. Do I have to accept a job that pays less than I used to earn?

A. While you are collecting unemployment insurance benefits, you are expected to accept suitable work when it is offered or you could lose your benefits for 4 weeks. Suitable work depends on your work history, salary, skills, commuting distance, etc. The longer you remain unemployed, the more willing you must be to expand your work search. You may be required to travel a greater distance, accept a different type of job or accept a lower starting pay rate in order to remain eligible for benefits. If you refuse a job offer, your claim will go to a claims examiner to determine whether you are still eligible to receive benefits.

Q. Can I collect on my original claim if I start a new job and it does not work out?

A. If you leave a new job, we will schedule you for an interview with a claims examiner to review the reason for your job separation. Based on the information you provide, the examiner will decide whether you are still eligible to receive benefits.

Q. I was disqualified and couldn't receive unemployment insurance benefits during that time. What should I do when my disqualification period is over?

A. When your disqualification period is over call your Reemployment Call Center.

Q. Will I continue to collect unemployment insurance benefits if I attend a training program?

A. If a One-Stop Career Center counselor approves your training before you register for school, you may be eligible for a work-search waiver and up to 26 weeks of additional benefits during training (ABT). If you are

thinking about going to school, you *must* contact your One-Stop Career Center and arrange to meet with a counselor to discuss the training *before* enrolling. If you self-enrolled in training and the training meets the requirements to be considered "approved training," you may be able to collect additional benefits during training.

Q. What should I do if I return to work full time?

A. If you returned to work *full time* during the week(s) you are claiming, you must let us know when you certify for benefits for those weeks. Whether you do this online or by phone, you will have to answer questions about your return to full-time work. You'll be asked for the date you went back to work, your gross wages earned (before deductions), and the number of hours you worked. If you certify your benefits online, you will also need to provide the employer's name, address and phone number.

Q*. How many claims may I file in a year?*

A. You may file 1 claim in a 365-day period (benefit year), starting from the first date of your claim.

Q*. When can I file another claim for UI benefits?*

A. UI claims must be based on different work experiences. You cannot go from one claim to another claim without working in between. So if you received benefits on one claim, you must have worked since the start date of that claim. You may requalify for unemployment insurance benefits if:

1. the benefit year of the first claim has ended
2. you worked in *covered* employment for at least 4 weeks since you filed your first claim, *and*
3. you earned at least 6 times the *previous* claim's weekly benefit rate.

Q*. I was a corporate officer — can I file for unemployment insurance benefits?*

A. A person who is a corporate officer, or who has more than a 5% equitable or debt interest in a corporation, will not be considered unemployed from that corporation. Claims filed in this situation are *invalid*.

If your corporation permanently ceases operations and has filed for formal dissolution in accordance with the New Jersey Business Corporation Act, N.J.S.A. 14A:1-1 *et seq.*, you must provide proof with one of the following:

- a signed statement from the corporation verifying the termination of corporate officer status
- proof that an application for dissolution of the corporation has been filed with the N.J. Department of Treasury

- a Certificate of Dissolution issued by the N.J. Secretary of State indicating that the corporation has been dissolved
- a deed of assignment of assets for the benefit of creditors, or
- a copy of a petition to bankruptcy court under Chapter 7 of the United States Bankruptcy Code.

If your corporate officer/owner status is terminated, you could be considered unemployed and you may be eligible for a *valid* unemployment claim.

Extensions

Q. Are there any state or federal benefit extensions at this time?

A. No, there are no extension programs now.

Overpayment/Refund

Q. Why is my federal income tax refund being withheld?

A. If your IRS refund was withheld, it may be because at some point in time you improperly collected unemployment insurance benefits. Federal income tax refunds may be used to offset a delinquent debt.

Every month, the New Jersey Department of Labor and Workforce Development sends statements to people who have an outstanding debt. The statements contain a warning that we submit unpaid debts to the IRS for offset against future federal income tax refund(s). Only delinquent debts are sent to the IRS for collection by withholding tax refunds.

Interest, penalties, and other charges may be assessed on the balance you currently owe. You can get more detailed information *online.* [myunemployment.nj.gov] See the tab "If You Already Filed a Claim."

Q. Why do I have a refund on my claim? Does "refund" mean I owe money?

A. Yes. A refund indicates that you have received benefits to which you were not entitled. (See question above for more information.) The refund amount is the amount you were overpaid. You must return those benefits. If we paid benefits to you in error, we will mail you a notice stating the amount you were overpaid and why you are not entitled to the benefits. Each month we mail notices to people who have been overpaid. If your new claim shows that you have an outstanding refund amount, that amount will be deducted from your claim. You have the right to appeal the determination by following the instructions on the bottom of the notice.

Q. If I owe a refund, can I make an electronic payment?

A. Yes. You can make a secure electronic payment *here.* [https://www1.state.nj.us/TYTR_LBR_Claims/jsp/Login.jsp]
The E-payment service accepts both credit card and e-check payments.

Q. How do I avoid collection action against me?

A. You can avoid collection action either by repaying the debt in full or by establishing and maintaining a monthly installment agreement. We mail a monthly statement (form BPC-404) to anyone who owes us money. The statement shows the amount you must pay each month. It also allows you to commit to repay a certain amount each month at our e-payment site *here*. [https://www1.state.nj.us/TYTR_LBR_Claims/jsp/Login.jsp] This is considered a formal monthly installment agreement.

Certifying for benefits (benefit payment)

Q. What should I do if I forget to certify my claim on the assigned day?

A. You may certify for your benefits *online* Sunday – Friday, 8:00 a.m. – 7:00 p.m.

If you certify *by phone*, you should call on the Wednesday, Thursday, or Friday of that same week. Hours of operation for phone benefit claims are 8:30 a.m. – 6:00 p.m., Monday to Friday (including holidays).

Q. How long after I certify for my benefits will I get a payment to my direct deposit account?

A. If you choose to have your UI benefit payments deposited directly into your bank account, the money will usually be available in your account within 48 hours after you certify for your benefits.

Q. How long after I certify for my benefits will I get a payment to my pre-paid debit card?

A. If you did not choose direct deposit, you will receive benefits through a pre-paid debit card. The funds will usually be posted to your pre-paid debit card within 48 hours after you certify for your benefits. Get more information about pre-paid debit benefits under the "Need Help?" tab *here*. [myunemployment.nj.gov]

Your unemployment insurance claim account

Q. How can I find out the balance of my unemployment insurance claim and the tax amount that was withheld this year until now?

A. After you certify for your weekly benefits online, you will see a confirmation screen. This screen shows the gross and net amount of your payment, any amount deducted for refunds or garnishments, tax withheld on your payment, and tax withheld this year to date. It also shows the remaining balance on your claim.

You can view your claim status anytime *here,* [myunemployment.nj.gov] where you can get information about your claim including your UI benefit balance and withholding information. Your claim status is not available on the telephone system.

Taxes

Q. Will I be mailed a yearly income tax statement?

A. No. You may get your 1099-G income tax statement online by logging in using your user name and password *here* [myunemployment.nj.gov]. On your dashboard select "Print 1099-G." You don't need to send a copy of Form 1099-G with your income tax return, as we have already reported the information to the Internal Revenue Service.

Q. What if I cannot access the self-service system to obtain my Form 1099-G?

A. You may request a copy from your Reemployment Call Center. It may take 10 business days to receive a copy of your Form 1099-G.

Q. What if the amounts on Form 1099-G are not correct?

A. Contact your Reemployment Call Center and inform the agent that the amounts on the 1099-G are incorrect. The agent will review the facts and data with you to resolve the matter.

NEW JERSEY DEPARTMENT OF LABOR & WORKFORCE DEVELOPMENT
DIVISION OF UNEMPLOYMENT INSURANCE

WORK SEARCH RECORD

List all the employers and labor unions you contact each week while claiming unemployment insurance benefits. This form may help you keep a record of your work search contacts. The Division of Unemployment Insurance may ask you to provide proof of your search for work at any time you are claiming benefits. You must contact at least one different employer each week. If you applied for work by internet, print out a copy of the contact and response.

Date:	Employer:	Address:
Position Applied For:	Phone:	Person contacted:
Type of contact: ❑ Phone ❑ Internet/E-mail ❑ Fax ❑ Mail ❑ In-person	Results:	

Date:	Employer:	Address:
Position Applied For:	Phone:	Person contacted:
Type of contact: ❑ Phone ❑ Internet/E-mail ❑ Fax ❑ Mail ❑ In-person	Results:	

Date:	Employer:	Address:
Position Applied For:	Phone:	Person contacted:
Type of contact: ❑ Phone ❑ Internet/E-mail ❑ Fax ❑ Mail ❑ In-person	Results:	

Date:	Employer:	Address:
Position Applied For:	Phone:	Person contacted:
Type of contact: ❑ Phone ❑ Internet/E-mail ❑ Fax ❑ Mail ❑ In-person	Results:	

Date:	Employer:	Address:
Position Applied For:	Phone:	Person contacted:
Type of contact: ❑ Phone ❑ Internet/E-mail ❑ Fax ❑ Mail ❑ In-person	Results:	

Important contact information

Unemployment Insurance

The easiest, quickest way to file your unemployment insurance claim is to *file online.* [myunemployment.nj.gov]
File your claim as soon as you become unemployed — but not before.

File online: *myunemployment.nj.gov*

File by phone (***Reemployment Call Centers/Customer Service***):

North New Jersey:	201-601-4100	
Central New Jersey:	732-761-2020	
South New Jersey:	856-507-2340	
Out-of-State claims:	1-888-795-6672 —	*You must call from a phone with an out-of-state area code*

IMPORTANT: All of these phone numbers go to the same place. Local phone numbers are offered as a courtesy for callers who are charged more for long-distance calls. If you are in a phone queue, you will not move ahead by trying one of the other phone numbers. If you hang up to call a different number, you will forfeit your place and be moved to the end of the queue.

Can't find an answer to your question on our website? To get help with your claim, call your nearest Reemployment Call Center — for Customer Service (phone numbers listed above).

Mailing address

Unemployment Insurance – Customer Service Office
New Jersey Department of Labor and Workforce Development
P.O. Box 058
Trenton, NJ 08625-0058

New York Community Bank

If you have questions about your debit card, please call New York Community Bank at 1-888-292-0059.

Help us serve you better!

Please take the time to let us know how we can do our jobs better by completing a short, anonymous online survey at *https://www.surveymonkey.com/s/UIWebsiteSurveyMay2014*.

Local Phone Numbers

to certify for weekly UI benefits and for UI claim information

IMPORTANT: All of these phone numbers go to the same place. Local phone numbers are offered as a courtesy for callers who are charged more for long-distance calls. If you are in a phone queue, you will not move ahead by trying one of the other phone numbers. If you hang up to call a different number, you will forfeit your place and be moved to the end of the queue.

Location	to certify for weekly benefits	for claim information
Camden	856-614-3801	856-614-3833
East Orange	973-680-3518	973-748-4800
Elizabeth	908-820-3969	908-820-3150
Hackensack	201-996-8021	201-996-8940
Jersey City	201-217-4602	201-795-8707
Neptune	732-775-5131	732-775-7970
New Brunswick	732-937-4525	732-937-6260
Newark	973-648-7601	973-648-2429
Newton	973-383-4432	973-383-7653
Passaic	973-458-6724	973-916-2630
Paterson	973-977-4307	973-977-4300
Perth Amboy	732-937-4525	732-937-6260
Phillipsburg	908-859-5467	908-859-3320
Plainfield	908-412-7779	908-412-7951
Pleasantville	609-441-7581	609-441-3300
Randolph	973-328-6490	973-361-9055
Somerville	908-704-3366	908-704-3006
Thorofare	856-853-4177	856-384-3754
Toms River	732-286-6460	732-286-5639
Trenton	609-292-6800	609-292-0695
Out-of-State claims *You must call from a phone with an out-of-state area code*	1-888-795-6672	1-888-795-6672

One-Stop Career Center locations

Atlantic
2 South Main Street, First Floor, Suite 1
Pleasantville, NJ 08232-2728
609-813-3900

Bergen
60 State Street, Floor 1
Hackensack, NJ 07601-5427
201-329-9600

Burlington
* 795 Woodlane Road, Floor 2
P.O. Box 6100
Westampton, NJ 08060
609-518-3900

Camden
101 Woodcrest Road, Suite 127
Cherry Hill, NJ 08003
856-549-0600

Cape May
* 3810 New Jersey Avenue
Wildwood, NJ 08260-0210
609-729-0997

Cumberland
* Center for Workforce & Economic Development
Cumberland County College
3322 College Drive
Vineland, NJ 08362
856-696-6600

Essex
50 South Clinton Street, Floor 2
East Orange, NJ 07018-3120
973-395-3255

990 Broad Street
Newark, NJ 07102
973-648-3370

Gloucester
* 215 Crown Point Road, Suite 200
Thorofare, NJ 08086
856-384-3700

Hudson
438 Summit Avenue, Floor 1
Jersey City, NJ 07306-3175
201-795-8800 / 201-795-8840

* 530 48th Street, Floor 7
Union City, NJ 07087
201-369-5205

Hunterdon
* 6 Gauntt Place, Bldg. 2 (lower level)
Flemington, NJ 08822
908-782-2371

Mercer
26 Yard Avenue, Floor 1
P.O. Box 954
Trenton, NJ 08625-0954
609-292-0620

Middlesex
* 550 Jersey Avenue
New Brunswick, NJ 08901-1392
732-937-6200

161 New Brunswick Avenue
Suite 300, Floor 3
Perth Amboy, NJ 08861-4193
732-293-5016

Monmouth
* 17 Christopher Way
Eatontown, NJ 07724
732-683-8850

60 Taylor Avenue
Neptune, NJ 07753-4844
732-775-1566

Morris
* 13 Emery Avenue
Randolph, NJ 07860
862-397-5600

* 1 Medical Drive
Parsippany, NJ 07963-0900
862-397-5600

Ocean
* 1027 Hooper Avenue, Building 6
Toms River, NJ 08753-8392
732-286-5616

* 1959 Route 9
Toms River, NJ 08755
732-286-6446 ext. 261

Passaic
25 Howe Avenue
Passaic, NJ 07055-4007
973-916-2648

200 Memorial Drive, Floor 1
Paterson, NJ 07505
973-742-9226

Salem
* 174 East Broadway, Floor 2
Salem, NJ 08079
856-935-7007

Somerset
75 Veterans Memorial Drive, Suite 102
Somerville, NJ 08876-2950
908-704-3000

Sussex
Sussex County Mall
Route 206 North
Newton, NJ 07860-1818
973-383-2775

Union
921 Elizabeth Avenue
Elizabeth, NJ 07201-2306
908-965-3929

* 200 West Second Street, Floor 2
Plainfield, NJ 07060
908-412-7980

Warren
445 Marshall Street
Phillipsburg, NJ 08865
908-454-8335

** locations marked with an asterisk DO NOT have unemployment staff available to answer questions about unemployment claims.*

NOTE: This list is subject to change. *Click here* for the current list of offices with UI staff. [https://myunemployment.nj. gov/labor/myunemployment/help/contact-us/index.shtml#onestop]

DEPENDENCY BENEFITS

If your weekly benefit rate is less than the maximum amount payable, you may qualify to receive dependency benefits. You may be entitled to receive an extra 7% of your weekly benefit rate for your first dependent, and an extra 4% for each of the next two dependents. The most you can collect is an extra 15% for three dependents. No one may receive more than the maximum weekly benefit rate. The following rules apply:

- If your spouse or civil union partner is employed during the week you establish your claim, you cannot receive dependency benefits.
- A dependent is defined as an unemployed spouse, civil union partner or an unemployed, unmarried child (including stepchild or legally adopted child) under the age of 19 (or 22 if the child is attending school full-time) or an unemployed unmarried disabled adult child who has blindness or a disability which began before the age of 22.
- If you and your spouse or civil union partner are both unemployed, only one may claim dependency benefits.
- You must provide the social security number(s) of your spouse (if legally married) and claimed dependents.
- **You must provide proof of dependency.** The Division will accept, as verification of dependency status, a copy of your most recent federal or state income tax return. If this is unavailable or insufficient to prove current dependency status, the Division may consider a combination of the following documents: birth, baptismal or marriage certificate(s); civil union license(s); certified divorce, dissolution, child support, annulment or adoption order(s) or any other legal documentation. For blind or disabled children, written proof of a determination by the Social Security Administration that the individual is currently eligible for Disabled Adult Child benefits under the Social Security Act shall be considered conclusive proof of dependent status. **Please send photocopies. Do not send originals.**
- **You must provide proof within six (6) weeks of the date of claim,** or you will be ineligible to receive dependency benefits for the duration of the claim. No dependency benefits will be paid until this form and the required proof of dependency is provided to the Division.

APPLICATION FOR DEPENDENCY BENEFITS

If you wish to claim dependency benefits, complete items 1 to 6 below. Mail your completed application and the required proof of dependency to:

New Jersey Department of Labor and Workforce Development
Unemployment Insurance
PO Box 908
Trenton, NJ 08625-0908

1. Name: _____ 2. Social Security No.: _____

3. Are you legally married or in a legal civilian union? ❑ Yes ❑ No
   If yes, is your spouse/civil union partner employed? ❑ Yes ❑ No

4. Please complete the following information:

DEPENDENT'S NAME (IF MARRIED OR IN A LEGALLY SANCTIONED CIVIL UNION), LIST SPOUSE/CIVIL UNION PARTNER FIRST	AGE	SOCIAL SECURITY NO.	RELATION TO YOU	MARRIED/CIVIL UNION		EMPLOYED	
				YES	NO	YES	NO

5. If any of above-listed dependent children over age 18 attend a public or other nonprofit educational institution on a full-time basis, please specify which individual(s) and provide the name(s) of the school(s). _____

6. If any of above-listed dependent children became blind or disabled prior to the age 22, please specify which individual(s). _____

7. I certify that my statements are true and I realize that the law provides penalties for false statements.

Signature: _____ **Date:** _____

Para Español Vea El Lado Inverso

BC-181 (R-12-24) New Jersey Department of Labor – Unemployment Insurance

REQUEST TO CHANGE WITHHOLDING STATUS

Name (Print) _____

Claimant ID/Social Security number _____Telephone Number _____

Home Address _____

❑ I request that my tax withholding status be changed to help offset my future tax liability.
I understand that

- 10% of my weekly benefits will be withheld and forwarded to the Internal Revenue Service
- I can stop the withholding by writing to the Division of Unemployment Insurance
- any monies withheld cannot be returned except by the federal government as part of a federal income tax refund.

❑ I request that tax withholding from my future unemployment benefits be stopped.

Signature _____ Date _____

Mail this form to: New Jersey Unemployment Insurance
PO Box 908
Trenton, NJ 08625-0908

New Jersey Department of Labor and Workforce Development
Division of Unemployment Insurance
Trenton, New Jersey 08625-0908

AUTHORIZATION FOR DIRECT DEPOSIT OF BENEFIT PAYMENT

If you choose not to receive New Jersey Unemployment Insurance benefit payments on the Bank of America debit card issued to you, the only other method of payment is direct deposit into a personal checking/savings account. Your financial institution must be a member of the Automated Clearing House network. Funds will normally be available in your account within two (2) full business days from the day you claim benefits by telephone or via the internet. **Payments are not transmitted on State, Federal, or Banking holidays, or on weekends. You should still verify the deposit with your financial institution prior to writing checks or attempting to access and use the benefit payments.**

You can apply for direct deposit to a personal checking/savings account at myunemployment.nj.gov or by completing and emailing this form to **checkmaster@dol.nj.gov**. **If you enrolled in direct deposit online, you do not need to complete this form.**

If you change your financial institution or your account, you may make the necessary changes online at myunemployment.nj.gov or complete this authorization form and email to **checkmaster@dol.nj.gov**.

Note: Please be advised that any claim inactivity of twenty-eight (28) days or longer will cause your method of benefit payment to automatically revert to a New York Community Bank debit card. Your New York Community Bank debit card is valid for four (4) years. You can use the Bank of America debit card, if you file for unemployment insurance benefits within four (4) years from when you first received the debit card.

To enroll in direct deposit, you must provide proof that you are the owner/joint owner of the account. Acceptable proof can be: 1) a voided check with your name and address imprinted on it; 2) an account statement showing your name and address, financial institution's name and address and the account number; or 3) a completed direct deposit request form provided by your financial institution. Starter checks are not accepted. Do not include sections of the financial statement showing personal finances. Remember to provide the nine-digit bank routing number.

Complete, sign and email this authorization form with proof of account ownership to **checkmaster@dol.nj.gov**.

CLAIMANT INFORMATION (please print clearly)

Name: _____ Social Security No.:_____

Address:_____ Telephone No.: _____

_____ E-mail Address: _____

REASON FOR REQUEST (check all that apply)

☐ Begin Direct Deposit ☐ Stop Direct Deposit ☐ Change Financial Institution ☐ Change Account Number

ACCOUNT INFORMATION (attach proof of account ownership)

Type of Account: ☐ Checking ☐ Saving ☐ Brokerage/Investment or other (verify that they accept electronic transfers)

Financial Institution/BANK Routing Number (9 digits) | | | | | | | | | |

Account Number _____

Financial Institution Name and Address: _____

AUTHORIZATION: I authorize the NJLWD, Division of Unemployment Insurance to deposit my benefit payments to the account specified. I understand that it is my responsibility to verify all benefit payment deposits.

- **Signature of Claimant: _____ Date: _____**

REASON DIRECT DEPOSIT CANNOT BE PROCESSED - Your application could not be processed due to missing information. Please resubmit this form with the missing information checked below and email to **checkmaster@dol.nj.gov**.

☐ You did not sign the form. ☐ You did not provide proof of ownership. ☐ You did not provide your Routing Number.

☐ Other_____

FOR AGENT USE ONLY: *UI Agent Must Follow Security Procedures for Maintaining Confidential Information*

PC _____ DOC _____ DATE ENTERED_____ AGENT_____

Para Español Vea El Lado Inverso

BC-502 (R-05-22)

Glossary

of important unemployment insurance terms

alternate base period — A period of time that may be used to determine the unemployment benefit amount you may be entitled to, if you do not qualify using the regular base period. New Jersey has 2 possible alternate base periods. Alternate base period #1 includes wages earned in the 4 most recently completed quarters before your date of claim. Alternate base period #2 is the 3 most recently completed quarters between your date of claim, plus the weeks in the current filing quarter up to your date of claim.

Appeal Tribunal — The Appeal Tribunal decides initial disputes about eligibility for unemployment (and some temporary disability) insurance benefits. If, after you file a claim for UI benefits, you or your employer disagrees with the determination of your eligibility for benefits, you and your employer have the right to file an appeal to the Appeal Tribunal.

average weekly wage —The total wages earned in your base period, divided by the number of base weeks you worked.

base period — A period of time used to determine if you qualify for UI benefits and to calculate your benefit amount. A regular base period is the first 4 of the last 5 completed calendar quarters before the week you file an initial claim. Alternate base periods may be used if a person claiming unemployment insurance benefits does not qualify using the regular base period. Also called a "base year."

base week — A week in which you earn a minimum amount. For claims filed in 2025, a base week is one in which you earn at least $303. For claims filed in 2026, a base week is one in which you earn at least $310. Base weeks are used to calculate the unemployment insurance benefit you are entitled to.

base year — The first 4 of the last 5 completed calendar quarters before the week you file an initial claim. Also called a "base period" or "regular base period."

benefit amount, maximum — The maximum weekly benefit amount for unemployment insurance for claims filed in 2025 is $875, and for claims filed in 2026 is $905.

benefit rate, weekly — The unemployment insurance benefit rate you are eligible for: 60% of your average weekly wage, up to the maximum amount of $875 in 2025, and $905 in 2026.

careerconnections.nj.gov — The Career Services section of NJDOL's website, featuring interactive tools including pathways for career navigation. Other resources on the website include a directory of training programs, information on careers, and guidance on a wide variety of topics including networking, searching for employment, and preparing for interviews.

certifying for benefits — The weekly or biweekly process of letting us know that you are still unemployed and are actively seeking work, and continue to meet all other requirements for claiming unemployment insurance benefits. You may certify for benefits online or by phone.

claimant — An unemployed worker who has filed a claim for unemployment insurance benefits.

claims examiner — A member of our unemployment insurance staff who determines your eligibility for UI benefits based on available information. A claims examiner will call you if you have an appointment to clarify wage or other matters that could affect your eligibility.

commission — A sum of money paid to an employee upon completion of a task, usually selling goods or services. A commission may be a percentage of the sales amount paid to an employee. A commission may be paid in addition to or instead of a salary. These wages may or may not affect your UI rate.

date of claim —The Sunday at the start of the week in which you file your initial claim for unemployment insurance benefits is your date of claim. UI benefits are paid for a 7-day week beginning on Sunday and ending on Saturday.

dependency benefits — Additional benefits you may be eligible for, if you meet the eligibility requirements for this benefit. Dependency benefits may increase your basic weekly benefit by 7% for your first dependent, and an additional 4% for each of the next 2 dependents.

dependent — An unemployed spouse or civil union partner; or an unemployed, unmarried child under the age of 19 (22 if the child is still in school); or an unemployed, unmarried disabled adult child who has blindness or a disability that began before the age of 22.

determination — A decision about whether you are eligible for unemployment insurance benefits.

direct deposit — One of two ways you can choose to receive your UI benefit payments. With direct deposit, the money will go directly into a bank account you authorize.

fraud — Claiming or accepting unemployment insurance benefits illegally. Fraud is a crime and will be prosecuted. For more *information about fraud*, see page 6.

gross earnings — The total amount paid to a worker, before any taxes or deductions are taken out.

identity verification — Our process of checking the credentials of everyone who files an unemployment insurance claim, and ensuring that only those who are legally eligible collect UI benefits.

initial claim — A first-time application for unemployment insurance benefits. An initial claim establishes a benefit year.

Jersey Job Clubs — Voluntary networking and support groups for jobseekers, in locations throughout New Jersey. Jersey Job Clubs hold networking events and workshops on topics with the goal of helping people find employment.

monetary issues — Questions concerning earnings during your base year.

non-monetary issues — Questions that could affect your eligibility for benefits that do *not* have to do with wage payment (for example, the reason you are not employed, your ability to work, etc.).

One-Stop Career Center — These centers, throughout the state, offer a wide range of free services for jobseekers and employers alike: free career counseling, skills assessment, computer tutorials, information about job opportunities and training options, and access to computers, phones and fax machines to use in a job search. Professional career coaches are always on site to offer guidance. Not all One-Stop Career Centers have UI staff available to answer questions about claims. The list of *One-Stop Career Centers* on page 35 shows which offices do have unemployment staff.

online ID — A unique online ID you create to access *myunemployment.nj.gov*. Also known as a user ID.

partial benefits — If you have been working full time, and your hours have been reduced, you may qualify for partial UI benefits. You will not be required to search for work but you are required to work all available hours for your employer. If you are employed only part time, you will be required to search for full-time work.

password — A word, number and character you create to access your account at *myunemployment.nj.gov.* Your password must be at least 8 characters long and include at least one numeral, one uppercase letter, one lowercase letter, and at least one of the following special characters: ! @ # $ %. Your password protects your personal information; do not give your password to anyone else.

personal identification number (PIN) — A 4-digit number you create when you certify for benefits for the first time. You must use your PIN every time you certify for benefits.

Reemployment Call Center (RCC) — A customer service center where unemployment insurance professionals answer questions about unemployment insurance claims. There are 3 RCCs in New Jersey — one each in the North, Central and South regions of the state. All of the RCC phone numbers go to the same place. Local phone numbers are offered as a courtesy for callers who are charged more for long-distance calls. If you are in a phone queue, you will not move ahead by trying one of the other phone numbers. If you hang up to call a different number, you will forfeit your place and be moved to the end of the queue.

separation — Loss of employment for any reason.

tax withholding – Tax deducted from a payment or wages, paid to the government. In most jurisdictions, withholding tax applies to employment income. You have the choice of having 10% of your unemployment insurance benefits withheld.

user name — an email address you use to access your unemployment insurance claim at *myunemployment.nj.gov.*

work search waiver — A work search waiver excuses you from actively seeking full-time work while claiming unemployment insurance benefits. May be granted in certain cases, such as when a person is enrolled in a pre-approved training program, or finds jobs through union hiring halls, or is laid off temporarily with a definite rehire date within 8 weeks from the date of initial separation.