

CARES ACT COVID-19 UNEMPLOYMENT SCENARIOS AND BENEFITS

If you are an employee - Who has had reduced hours/wages (including hourly and tipped employees), OR who's been furloughed and will be returning to your job, OR who has been permanently laid off, OR is unable to go to work because your place of employment is closed as a result of a shelter-in-place order....

If you have a blend of incomes, and you received MORE THAN \$2500 of W-2 income (pay from an employer, or what you paid yourself as salary in your own business) during 2019....

If you filed for unemployment in Colorado over the last 18 months;

Then, you are eligible for 26 weeks of Regular UNEMPLOYMENT INSURANCE (UI) benefits (about 55% of prior pay), with additional Pandemic Unemployment Assistance (Up to an additional 13 weeks of expanded Unemployment Benefit, plus \$600/week on top of Regular Unemployment). This base level of eligibility and benefit needs to be determined BEFORE Pandemic Unemployment Assistance is considered.

Your claim should be effective based on the day you stopped working, or your hours were reduced as a result of COVID-19.

WHAT DO I NEED TO HAVE BEFORE I FILE MY UI CLAIM?

- Social Security Number, and your Legal Name, as it appears on your SS card.
- Current mailing address
- Approved ID – CO Driver's license or U.S. passport. Have a digital copy of this.
- Employment History for last 18 Months – employer names, addresses, contact info, plus pay history (W-2's), and any termination letters.

File at: <https://www.colorado.gov/pacific/cdle/unemployment>

800-388-5515

BE SURE TO CLICK ON THE

SUBMIT

BUTTON

If you are self-employed, a gig-worker, 1099 worker, independent contractor, or out of work for various COVID-19 reasons, including caring for a child whose school is closed, or a COVID-19 patient...

If you have a blend of incomes, and you received LESS THAN \$2500 of W-2 income (pay from an employer, or what you paid yourself as salary in your own business) during 2019....

Then you can file for Pandemic Unemployment Assistance (PUA) Benefits -

You could be eligible for a weekly benefit amount, from a minimum of \$223 to a maximum of \$618, based on your income from your 2018 or 2019 tax year, whichever you filed most-recently. To be eligible for PUA, you need to demonstrate that you have a loss of income as a result of COVID-19.

In addition to this weekly benefit amount, you will receive the \$600 weekly "stimulus" money. This additional \$600 can be paid beginning March 29th and ending July 25th.

To file – go to www.coloradoui.gov, click on "new claimant", click "file a PUA claim".

Things you will need:

- A pdf copy of your 2019 or 2018 tax returns, whatever you filed most recently.
- A photo of your ID on your computer ready to upload: Driver's license, SS Card or Passport.

You have an opportunity to write a paragraph about "How the pandemic caused you to be unemployed." Don't get hung-up on this language. It's okay to apply for PUA if you still have some ongoing income sources.

You have 3800 characters to describe your situation. It is advised that you write this in a Word type document first. Then cut and paste your paragraph into the unemployment application.

Be very clear about your loss of income. Remember, the people who will be evaluating your request are used to seeing W2 information. They may be less familiar with tax returns. Make your explanation as clear, concise and accurate as possible.

Specifics on your income sources. These numbers come directly from your tax return. You will enter partnership, s-corp, self-employed, and/or rental in-come in these boxes.

If you are unsure, your accountant can help you with these blanks.

If you do not have a certain type of income, you can leave the question blank.

Both the UI and PUA programs are run through the Colorado Department of Labor and Employment (CDLE).

More Tips

- Write down your password.
- Take screenshots of your confirmation or any other information the system provides you as you progress through the form.
- Watch your email one or two days after your request is entered. You should receive an email from cdle_ui-alerts@state.co.us. You need to take action steps based on this email, so comply with the instructions.
- After you receive the email confirmation email. Go into your account and change the payment from Debit Card to Direct Deposit. This is advised because it is the quickest and most efficient way to receive your benefit
- Be patient. Understandably, the system may be overloaded for a while. You may get kicked out of the program and need to retry. Keep taking steps forward.
- You may be declined -- this does not mean that you are not eligible -- it means that it may require some extra work to explain your story. There is an appeal process.

Recommendations for Easier Filing:

- Use a computer, not a smart-phone or notebook
- Apply on specific days, based on the first letter of your last name:
 - "A-M" - Apply on Sunday, Tuesday, Thursday, and Saturday after 12pm.
 - "N-Z" - Apply on Monday, Wednesday, Friday, and Saturday before 12pm.
- When filing for PUA, you will have to ACCEPT the Experian identity verification.
- When asked if you are "currently unemployed", you must be able to respond "yes".
- The Colorado UI system is very busy, so try at less-busy, off-peak times.

After UI filing, CDLE will require you to:

A) Continue to search for work. B) Request UI payments every 2 weeks.

Who to Contact for Help:

Colorado Department of Labor and Employment (CDLE)
Regular UI – 800-388-5515
PUA - 303-536-5615

www.coloradoui.gov

<https://www.colorado.gov/pacific/cdle/unemployment>

We are here to help you with free one-on-one consulting for your business, including navigating existing and new funding resources. Contact us at:

Larimer SBDC
info@larimersbdc.org
970-498-9295
www.larimersbdc.org/covid

LBDC
info@lovelandbusiness.com
970-667-4106
www.lovelandbusiness.com

Larimer County Economic and
Workforce Development
970-498-6600
<https://www.larimer.org/ewd/job-seekers/unemployment-insurance>

