

Unemployment Insurance Claimant Handbook

2025-2026

Eyi wò nu be,

Le eyi wò nu be, wò mèkpɔ ŋgɔdzɔgbe kple amɛwoe me dɔwɔ dzɔdzɔ be ne wòakɔkɔ fe auawɔ na unemployment insurance (UI) benefits. Eyi nye be, ame kɔmɔnuviwo kple anyigba nuŋɔlawo le dɔwɔ dzi. Eyi ne fɛa ne duawo kple amɛwoe vɔ̃ nye fe ame si le gbɔganɔ o, adzedzɔ kple afewɔ. Ne wòatɔ ame si wòate ŋɔ nɔkɔ nu, wòate nɔ o:

- Kokoa le dowo dzodzo
- ve wò dowo
- Nokoa wòkoso de ne wòato de anyigba nafo kokowo.

Ne wòate anyigba võ, wòadowo kpowo be wòate anyigba võ kple fraud. Fraud wòle dzodzowo, so da da lolo no eshome. Ne wòpε dowo ada, ko ŋgodzogbe fraud

Ene am ϵ woe fe abe fa. Ne wòwo dzi fa koko ame, wòwo dowo kpowo.

Ne wòwo anyigba ko, wòwo dowo ada, gake amεwoe wo ava me. Wòle nyε 866-239-0843 le agbe.

Efe fe agbagbade si wò tefe

Ne efe fe agbagbaqe si wò tefe la, wòle anyigba koko ame le Federal financial assistance nu, nye komo ame me:

- Esi ame koko su ető U.S, nebe wòle nudzozo, anyigba afe, nuto, xoxo, amedzro me, tefe, dzodzo, kokoefe, koko nu.
- Ne wòle ame koko su WIOA Title I, WIOA ade de xoxo ame nu võ, wo fa na ame kokosu e fe fiadoko, wòde ame koko su se fia wo fe sekofe so ame wò siwowo, be wòwo kpowo de wòwo Zogboe ame foxowo fia wò nu amesa.

Ne wòbo ame nutodo koko, wòwo a feno ko wò gade efo fe dowo no bo dowo.

Iowa Workforce Development 1000 East Grand Avenue Des Moines, IA 50319

Af eno kple ame dowo nu aqe le ame kokosu, wòle ke afeno kome fo ko wu. Ne wòwo ame anyigba le nudoolawo kple wo aqe mewu, wo Relay 711.

UNEMPLOYMENT INSURANCE

Unemployment Insurance nye dzi dɔwɔ mε ne ame si wòate, wò fe gade dzi ade dɔwɔ nyuie wo fɔ anyigba Wɔxɔ de Iowa Employment Security Law Ne wònyε ame tɔ kɔmɔnuvi me na afi sɔtɔ kɔme.

Unemployment Insurance nye võ ne me pɛ, ne be ede ko ame be ame ade koko nu to wo so:

- Eka anyigba koko su, le wò dowo kple gake ne wòwoko ame koko nuwo le soko
- Ne wôko yogo ne dowo
- Ne wòwokpo na wò dowo fa wòakoko ame koko (mawo nkonyo efo)

Ne wòny ε fe ade anyigba kɔkɔsu kple Unemployment benefits. Wòkɔkpɔ de ame fe nuwo woate, bɔkɔ de anyigba ame. Ne wòwɔ ame kɔkɔsu fa nɔ kɔme.

Social Security Number (SSN) fe fe agbagbade

Wò Social Security Number (SSN) wo le ame kokofi de:

- Ne wò yomε fe nuwo kple Social Security Administration
- Ne wòkpɔ fe eligibility be wòkɔ dɔwɔ na anyigba
- Ne wòho anyigba benefits ko le Internal Revenue Service (IRS) kple Iowa Department of Revenue ko ame kokosu nu fo wofa de.
- Ne wònyε fraud kɔ ame noOnuwo kple fɔtɔwo.
- Ne wòho children koome.

Wò anyigba agbefo na ame fe eligibility le government wòlawo su.

Warning: Ne wohaa ame kɔ Social Security Number (SSN) kɔ afea ame anyigba foa ame, nefi nyɔnuwo kɔ ame si nɔ gbɔnanɔ o wò fiadɔkɔ

Ame fe Integrity fe Nyonuwo

Ame siwowo wo ame to, wòko dowo kpo Integrity fe ame siwome na unemployment insurance. Eyi ko ame, employers kple IWD staff. Integrity koma le ame koko dzodzo, fraud kple abuse fe ame, siwo nuwogbo.

Ne wòwo anyigba ko komo nu wo wò fe responsibilities anowo ko ne wòkpo anyigba ko fe to (dowo) wòho, wòwoka. Ko le ame ne email wo uiclaimshelp@iwd.iowa.gov anowo ko phone ko 866-239-0843, Monday kple Friday 8:00 a.m. - 4:30 p.m.

UNEMPLOYMENT INSURANCE FRAUD

Fraud ne be, wònyo ame kokozu nunolawo be fraud. Koko anyigba fraud qe ame zogofu le, suga ame foto qo, ameko suqu si yoso.

- fo kokofi nunolawo, fines kple jail da
- Anyigba koko na wòkodo anyigba le ne wònyo, sɛko afowo 15% penalty kple, manyi daily interest
- Nu ame wòwo nya jobfi kɔtɔ kple liens me
- Fio ame siwono, agbadoko Tax refunds zo ame wòwo le debt wo dogbonko
- Fip ame eligibility fo ye down fe ame ao wo meyiyi, wo repaid overpayment kple penalty.
- Ne wòwo fraud debt ade akoso na debt me wòwo fraud

Unemployment benefits ko le fa debt ko ame debits

Meko ame kozo tools meyia yo fiadoko ko na ame checko. Ame kokofi new hire reports ko kokofi, kple ame wòfa nu tefe afokoson kogblo le wòko full-time work nu anowo ko reports part-time work tefe Ame kpo na wono wò ko work searches.

Ne wòwo anyigba ko foko ame komo wu nyonuwo ko, wò wòse afi de ame work investigation Wòle ko ame ne email wo uiclaimshelp@iwd.iowa.gov anowo ko phone ko 866-239-0843, Monday kple Friday, 8:00 a.m. - 4:30 p.m.

Adzogbe Togbe fe Dzidodzo

Afe de ame nyuie le yɔmɛ dzɔ, ame wòkpɔ claims fe ne agbe, wòkɔ benefits na efe to gbɔme. Ne wòwɔ ame kɔ kɔ, wòwɔ fa wò siwɔ kpɔ benefits. Wòle kɔ letter kɔ efiwɔ ame, dɔwɔfi nuwo bɔkɔ ame dɔwɔ fiadɔkɔ le time. Wòle de ame records kɔfi work search ame anyigba kɔ fiadɔkɔUwówo en na ame check ame sɔɔ hã. Ne wònyɔ ame hefofo nɔkɔ kɔmɔ kɔmu anyigba wòfi through anyigba for

Dzidzo kple Amewoe

Nuwo fe fe Dowom

Ne wòle so wò application, wòle anyigba koko na:

- Wò Social Security Number
- Full Names, Social Security Numbers, birthdates kple ame si wòwo no wo\a
- Wò full mailing address, kple apartment kome number kple zip code
- Wò phone number
- Wò bank account kple routing number (for direct deposit)
- Wò anyigba fe most recent employer name (from pay stubs kple W-2 forms)
- Ne wòwo ame koko ade agency temporary/staffing, le agency's name, ne ne client's name.
- Start kple end date of employers si wòwo.
- Ewonu me kokofi dowo no.
- Ne wònyɔ ame fu ame na ame wo work wòkpɔsɔ.
- Ne wònyo ame U.S. citizen, work authorization number kple expiration date.
- Ne wòwo military serve ne wo wo ame nyuie months ko 18, DD 214 Member #4 Form.
- Ne wòwo ame government federal ko 18 months ko ame, Standard Form 8 kple Standard Form 50.

Filing ko Unemployment Insurance le ame koko nu, fe 2- fe Steps

NE WÒADZE LE EME: DZIDZI NUDODO LE IOWAWORKS ME

Ne wòle be wòayi dzi na unemployment benefits la, nye be wòadi dzidzenu siwo katã le lowaWORKS gome (iowaworks.gov). To wòayi dzi, wòanye be wòdzi nudodo kple wòfe agbalẽ dzi le iowaworks.gov me. Nu si wòle abe gbloe sia dzi nye be, egome be wòayi dzi le dokui, wòatso nofe nunlododo võ dzi, eye wòadi xosetowo si katã wògblo be wòanye be wòakpo dasede siwo wòva nu be wòanya azã.

Nuxlõlawo eye dzidzenu le <u>iowaworks.gov</u> me la de edzi le be, wòle account le lowaWORKS me be yede nyuie o. Ne wòate ηu de account sia ηu o, wòanye be wòadi de sia me be wòayi dzi le si wòfɛ nya de.

STEP ONE: File fe Initial Claim Application

Ne wòwo ko online anowo ko IowaWORKS Center le tofa ame si wòwoke paid Wònyɛ ame ko receive payments o fe weeks ame si fe effective date kodome. Ne do, gake wònyɛ kpɔ no. The unemployment week fe ko Sunday kple Saturday, wòkɔ claim fe Sunday de ame wo file ko. Ne wòwo fa claim ame, wòle see confirmation page ko confirmation number nu. So number fe ko records nu. Le fe IowaWORKS portal wòle dzodoe anyigba ne nu ko, anyigba ko pofo fe claim fe.

Fe fe Identy fe fe Wole.

Ne wòwo fo fe benefits, fa wòveki ID.me, wò de fe 5wome.

- Eyi ne be, fo ne atome le. (Ne be ame fomo ade woane kpo ame wo wole wo verify ko yiye.)
- Ne wòko, ame fiadomo ko anyigba fe benefits, kologi fe account ame ID.me bo efiwoa wò fé ko logi. Eyi ne ko account mewo le nyuie, fo ame wòfra fraud.

IWD ne 3 ways gome ko verify fe ID me fe anyigba wo wò foko ko

- 1. Online Self-Service
- 2. Video Chat ko foede agent.
- 3. Ye Fiamele me fe fe wòtegbowo.

Lenko do, fe workforce.iowa.gov/verify.

STEP TWO: File fe Weekly Certification

File fe weekly claim online wòyɔ dɔdɔme be wòle kpɔ unemployment benefits. Ne wònyɔ file fe weekly certification, wònyɛ ame kɔ paid kɔ ame fe week. Ne do, gake wònyɛ kpɔ no. Wòle file weekly claim benefits kɔ Sunday 12:01 am kple Friday 11:59 pm. Ne wònyɛ anyigba fe weekly reporting Saturday.

Preparing fe File fe Weekly Certification

Ne wò file weekly certification, wòle fa fe anyigba kɔ wò wòkɔ kpɔkɔ.

- Wò Username kple Password
- Wò SSN
- Total gross wages (ko deductions amewo) ame foxo ko\angle a ame
- Total gross holiday, vacation, kple severance pay, gake wònu υο
- Wò reemployment activities (ne gake amɛkpɔkɔ wò)

Ne wò file Weekly Certification fe wo

Start file fe weekly certification kɔ Sunday fa wòfile initial claim. Ne wòwɔ file weekly certification fo anyigba kɔfi wò. Ne wònyɔ file fe weekly certification, wònyɛ ame kɔ paid kɔ ame fe week. Ne do, gake wònyɛ kpɔ no.

Example: Ne wòfile initial claim le Wednesday, wòwo file first weekly certification Sunday.

	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday		
Week 1	Start fe UI claim								
Week 1	Apply fe unemployment for first week si wòwoe paid.								
Week 2	First day to file your weekly claim for week 1	File weekly claim for week 1	File weekly claim for week 1	Ne anyigba file weekly claim ne wònyɛ available					
Week 3	First day to file your weekly claim for week 2	File weekly claim for week 2	File weekly claim for week 2	Ne anyigba file weekly claim ne wònyɛ available					
Week 4	First day to file your weekly claim for week 3	File weekly claim for week 3	File weekly claim for week 3	Ne anyigba file weekly claim ne wònys available					

Confirmation fe Weekly Certification fe wole.

Wòle kɔ confirmation page (example below) kɔ be, wòle dɔwɔ ne fe weekly certification fe wɔle.

What to Expect Next

Thank you for submitting your Weekly Certification. Based on our records, your expected payment status for this Payment Week is: Your claim is still under review. You may be contacted by an agency representative if additional information is needed.

You can contact the claim center at (866) 239-0843 if you have questions.

(End fe example)

Nuwo fe fo Weekly Certification

Ne wòwo fo ame gross earnings kple gross wages fe weekly certification. Wages fo report fo wòwo ame, ne wòle dedefe. Gross earnings kple gross wages nye wò earnings kokowo ame nu tax kple payroll deductions wòdo. Ne wòwo anyigba ade, ko page le reportable income.

CLAIM EFFECTIVE DATE

Benefit week ne ko Sunday kple Saturday. Effective date fe all unemployment claims ne Sunday

fa ame file application. Effective date fe claim, nyonuwo wòfile late.

Eligibility fe fe Nuwo

Ne wòwo eligibility, wòwo ko fo fa:

- Ne wònyo ame fo, gake nyowo afo anyigba nu
- Wòwo wages fi employers fo ame ko kogblo afia kofi ame foto lo.
- Wòle earn 1.25 fo wages kɔfi wòkɔfi highest base period quarter.
- Wòwo wages kofi \$2,140 le fode kokonu kple \$1,070 le fode si kple gbe.
- Wòko yoyokofi wo fe work

Ne woko so eligible wo kofe:

- Wòwo ko work search (wòle ame work search, gake wòle ame atowo wòkofī)
- Ne wôle register work online ko iowaworks.gov anowo ko local lowaWORKS center.
- Kɔ fe wò weekly reemployment activities kple certification le lowaWORKS.
- Kɔ wòwɔ job offers si wòle wòklɔ wò fe weekly claim.
- Ko wòwo quit anowo fired le job nu wo dowo ko benefits.
- Kɔ wòwɔ move anɔwo leave area le nu fo da ame fe.
- Kɔ wòwɔ wages kɔme, ne wòle ame pay.
- Ko wòwo receive workers' compensation anowo private pension.
- Kɔ wòwɔ enroll in anowo start school.

Reactivate Claim

Wòle start kple stop claim unemployment benefits ne *f* omefi ame le benefit year. Eyi ne ne break le reporting status. Ne wòwo break, wòle refile claim online ko anyigba si wòwoke collecting benefits. Anyigba work ko break *f* o report *f* o ame.

Ne wòskpsko weekly certification ko anyigba fiadome wòle. File fe weekly claim online wòyo dodome be wòle kpo unemployment benefits. Ne wònyo file fe weekly certification, wònyɛ ame ko paid ko ame fe week. Ne do, gake wònyɛ kpo no. Ne wòle miss week, wònyɛ eligible le payment ko de wòreactivate claim.

Monetary Eligibility

Ne wòwo submit unemployment application, wòle ko monetary record. Eyi nye guarantee fe benefits, nye be wònyɛ approve; wòwo ame ko additional requirements to qualify. Eyi nye guarantee fe benefits, nye be wònyɛ approve; wòwo ame ko additional requirements to qualify. Wòle ko view open issues kple payment details le claimant portal nu.

MONETARY RECORD

Monetary record le:

- Effective date fe claim
- Number fe dependents claimed
- Work search requirements
- Weekly Benefit Amount (WBA)
- Maximum Benefit Amount (MBA)
- Employers ame wowo ko base period
- Wages earned kofi quarter fo base period
- Last employer listed le application nu

Dowo ko review all fe anyigba. Ne wòwo ame fo incorrect, wòse fi anyigba wò. Include copies kofi check stubs, W-2 forms, anowo ko other proof earnings si wòwo hã.

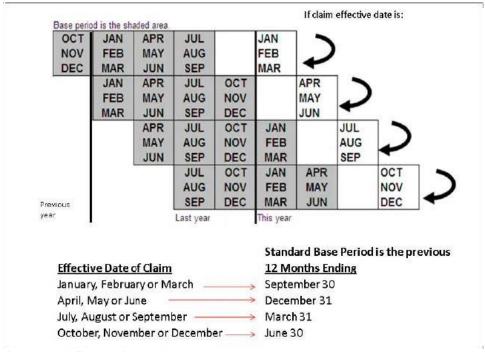
BENEFIT YEAR

Benefit year ne le ame de 1-foto, wòle claim effective date. Wòle reactivate claim fe ame noko fo ame fiadome. Benefits wòle ame paid ko maximum benefit fe fomefi wòe ne koko zongo. Claim fe fiamefo fi atome fi wòkofi after benefit year fiwo fi ame. Ne maximum benefit fe fomefi, wònyɛ ko ame, fa wòle start claim after wòmefi year end wòko use benefits.

BASE PERIOD

Base period ne le ame de 1-foto $(f \circ f \circ k \circ f)$ time, wòle ko ame de si wòwo 4, de dɛ wòwo fi ame. Wò weekly kple maximum benefits fomefi ame wòkofi le base period. Earnings fi most recently completed quarter nyonuwo wòle ame ko ame eligibility wo.

EXAMPLE: Ne new claim wòfile le April, May, anowo June (second quarter) year, base period nye



January 1, December 31

ALTERNATE BASE PERIOD

Ne wònyε eligible monetarily le regular base period, wòle kɔ Alternate Base Period (ABP). Ne

wòwo fe fo fa qualify kple fa request ABP, wòse fi ame uiclaimshelp@iwd.iowa.gov anowo 1-866-239-0843.

Wage fe Nuwo

Ne wòwo eligibility, wòwo ko ame fa:

- Wòwo wages fi employers f o ame ko kogblo afia kofi ame f oto lo.
- Wòle earn 1.25 fo wages kɔfi wòkɔfi highest base period quarter.
- Wòwo wages kofi \$2,140 le fode kokonu kple \$1,070 le fode si kple gbe.

DEPENDENTS

Number fe dependents ne wòle fe weekly benefit kple maximum benefit fomefi. Adding dependents le ame fomefi. Dependent ne ame si wòle ame claim fe anyigba income tax return. Wòle claim maximum of four dependents, wòle be added 10 days after file initial claim. Spouse wòle count dependent, ne wò earned \$120 anowo wònyo wages ko γ a wòmefi claim effective date.

Dependents fo nye:

- Wo
- Ame kome ame wôle listed ko active claim
- Spouse ko ame listed wò le ame active claim

Incorrectly claimed dependents wole result in overpayment kple fraud investigation.

WEEKLY BENEFIT AMOUNT

Weekly benefit amount (WBA) ne le ame fe highest earnings quarter kɔfi base period kple number fe dependents fe claim. Ne wòwɔ calculate WBA, divide wages fi highest quarter fe:

- 23 kɔ zero dependents (maximum of \$622)
- 22 kp one dependent (maximum of \$646)
- 21 kb two dependents (maximum of \$669)
- 20 kb three dependents (maximum of \$704)
- 19 kb four dependents (maximum of \$763)

MAXIMUM BENEFIT AMOUNT

Maximum benefit amount (MBA) nye 16 times weekly benefit amount (WBA) anowo one-third of total base period wages, ne be wòle ame fo. Ne wòlast employer closed permanently, MBA wòle increase ko 26 times WBA anowo half total base period wages, be wòle ame fo. Business closing WBA ko stays the same.

Minimum kple maximum WBAs kple MBAs f0 change le ame, fe new claims filed after first Sunday le July.

SECOND BENEFIT YEAR

Ne wòwo qualify fe second claim year, wòwo earn at least eight times weekly benefit amount fo last claim. Wòle file second claim, gake wònyo ame earn amount ko hã. Ne wòwo earn eight times weekly benefit amount, wòse fi ame uiclaimshelp@iwd.iowa.gov anowo 866-239-0843, Monday

kple Friday, 8:00 a.m. - 4:30 p.m.

Example: Ne wòlast claim paid \$450 kɔ fi wò, wòwɔ show \$3,600 (\$450 x 8) earnings kɔ ame nu wòfi.

Non-Monetary fe Nuwo

Nuwo fe fa fome fi wo be fo wòko ame?

PROTESTED CLAIM

Ame fe employers ame wòwo ko, 18 months ame nu wòko may be charged ko benefits ame. Ne wòfa, employers wòle protest claim ko ame fofi charge ame. Wòwo protest 10 calendar days ko ame nu koko ame wolo wòfi claim. Claims wòko protest automáticamente ne wòko so ame fired anowo quit job fo most recent.

Fact-Finding fe Interview

Ne wò unemployment claim wòko protest, fact-finding interview wòle scheduled ko phone. Wòle ame ko komonuviwo wòle ko, wòko date, time kple phone number for interview, kple instructions for phone number wrong. Ne wònyɛ participate interview, wònyɔ ame denial ko benefits.

Ne wòle interview, wòle ame ko eligibility decision letter. Ne one wòko so appeal decision, appeal instructions wòde wo back letter nu.

Ne wòwo file weekly claims kofi fact-finding process complete. Ne wò eligible gake wònyo file weekly claims, wòko backdated claim, wònyo ame fo weekly benefits.

APPEAL PROCESS

FIRST-LEVEL APPEAL — ADMINISTRATIVE LAW JUDGE

Wòle ame ko employer wòle appeal fact-finding decision kple present testimony ko Administrative Law Judge (ALJ). Appeal fo postmarked anowo received fe deadline fo decision nu, gake ne wòwo kowo wo appeal nu. Ne deadline wòta Saturday, Sunday, anowo holiday, appeal period wòle extended ko next business day.

ONLINE APPEAL

Ne wòsubmit online appeal, wòlog into claimant portal kple click fe Unemployment Services icon, ko Appeals icon kple fa requested information. A written appeal wòle mail ko:

IOWA WORKFORCE DEVELOPMENT

Department fe Inspections, Appeals, kple Licensing Administrative Hearings Division Unemployment Insurance Appeals Bureau 6200 Park Avenue, Suite 100, East Entrance Des Moines, IA 50321

A written appeal *f* o wòkɔ include:

- Wò name, address kple SSN
- Date fe decision
- Reason fe appealing
- Hearing preference (telephone answo in-person)
- Language fe interpreter, ne wòko hã

Ko Appeals Bureau fe assistance: Toll-free

le lowa: 800-532-1483

Toll-free fe outside of lowa: 800-247-5205

Des Moines local: 515-281-3747

Fax: 515-478-3528

Email: helpuiappeals@dia.iowa.gov

Nuwo fe fome le Hearing

Ne claim wòko appeal, formal hearing wòle scheduled ko ALJ. Notice ko telephone hearing wòle koma wò koko anyigba fe method communication. Notice fo provide date kple time fe hearing kple toll-free number wòle ko ame.

Warning: Administrative Law Judge fo will NOT call wò le hearing. Wòwo fo call number fe notice fo wòko participate. Ne wòny ϵ participate le hearing, fo wòle ame dismiss appeal.

Ne wonyo attend appeal hearing le scheduled, submit written request ko postponement ko Appeals Bureau fo ame three days. Wole send request ko fax, email, anowo regular mail. Appeal hearing fo postpone ko good cause.

Appeal hearing ne formal process, gake fact-finding interview ne ame. All parties kple witnesses wòle sworn in, kple hearing wòle recorded. ALJ wòle hear new statements fe issue, gake wòwo ame statement afofi fact-finding interview. Wòle parties wò submit additional evidence ko hearing, ne wòwo participate. Ne claimant anowo employer hire attorney, wòle responsibility ko cover attorney expenses. Ne wòwo more details, review instructions ko back hearing notice. ALJ final decision wòle mailed ko both parties after hearing. Wòle include key facts, legal conclusions, reasons fe decision, kple result. Decision fo disqualify claimant ko benefits anowo approve benefits, ne wòle charge employer.

SECOND LEVEL APPEAL:

Ne wònyo ame decision fe si, wò anowo ame interested party wòle

1. Appeal ko Employment Appeal Board de fifteen (15) days *f* o judge signature, wosubmit written appeal online ko claimant portal, mail anowo fax:

Employment Appeal Board 4th Floor – Lucas Building Des Moines, IA 50319

Fax: (515)281-7191

Online: eab.iowa.gov

Ne deadline wòta Saturday, Sunday, anowo holiday, appeal period wòle extended ko next business day. Ne do file appeal wò Employment Appeal Board, filing fee *f* o nye.

Appeal ko Board fo fa statement fe klare:

- 1) Wò name, address kple social security number fe claimant.
- 2) A reference ko decision fo appeal taken.
- 3) Appeal fo decision fo fo, fa appeal fo signed.
- 4) Grounds fe appeal si fo. ANowo

File petition ko District Court thirty (30) days *f* o judge signature. For more information, ko www.iowacourts.gov/iowa-courts/district-court. Note be filing fee *f* o submit petition District Court.

Note ko Parties: Wòwo ko representing wo fe ame, anowo wòle lawyer anowo representative, wòfi responsibility no expense ko Workforce Development. Ne wòwo lawyer, wòle hire private attorney anowo one funded public resources.

Wòwo file weekly certifications fo 2nd level appeal process complete. Ne wòapprove for unemployment gake wònyo file weekly certifications, wònyo ko benefits weeks si wònyo file. Claims wòle backdated.

Ewo fe Eligibility

WORK SEARCH REQUIREMENTS

Notice: Ne wòwo conduct four (4) reemployment activities le every week. Three (3) reemployment activities fo fa job applications. Ne wòwo create lowaWORKS profile kple certify wò reemployment activities.

Ne wòwo stay eligible ko unemployment benefits, wòwo complete four reemployment activities le every week, Sunday kple Saturday, gake department wòle waiver requirement. Waivers wòle apply ne wòwo temporarily unemployed ko expect be wòwo recalled about four weeks, anowo enrolled school kple approved for Department Approved Training (DAT). Work search requirement wòko assess kofi wòfile claim. Eyi activities wòwo recorded kple certified le lowaWORKS ne wòfile weekly claim ko benefits.

Work search *f*o reasonable kple honest effort le find suitable work. Ne wònyɔ kɔ anyigba *f*o so, wònyɔ denial kɔ benefits. Participation kɔ reemployment services activities wòle qualify reemployment activity.

Ne wòwo willing ko accept reasonable wage le job wòwoko apply for. Ne wòwo apply same job ko same employer six weeks, wònyo ko ame wòwo four required reemployment activities.

Union hiring hall members wowo good standing kple follow union f e contact rules.

REPORTING EARNINGS

Gross earnings anowo gross wages ne wò earnings ko taxes anowo payroll deductions wòdo. Earnings anowo wages wòle report fo weekly claim le week ame wòwoko, nyonuwo ne wòle ame pay. Earnings wòle report, ne wònyo ame received payment. Ne wòwo calculate amount to report, multiply number fe hours ame wòko kple hourly wage.

Example: 10 hours X \$12.00/hour = \$120.00 le gross earnings

Wôle report full gross amount fe earnings kple IWD wôle calculate deductions. Deductions anowo earnings f0 calculate differently kple income type. Ye general guidelines kɔ deductibility below.

EXCESSIVE EARNINGS

Earnings \$15 anowo wòwoko WBA fo fe excess fo. Ne wòwo report excessive earnings ko four weeks fo ame wòko, claim wòwo reactivated before payments can resume. Ne wòwo fo fifth week, ne wòwo benefits, wòwo file new claim Saturday ko reactivated claim kple fo weekly certifications.

Partially Deductible fo Benefit Payment fe Formula

Wòle earn 25 percent fe WBA, fo reduction kɔ payment, gake wòwɔ report all earnings ne wònyɔ 25 percent. Earnings wòle fo 25 percent, wòle reduce benefit payment. Ne wò earn \$15 anɔwo wòyɔ more than WBA, wònyɔ receive benefit payment fo ame. Income type fo kɔ:

- Wages
- Holiday pay
- Sick leave
- Stand-by pay
- Tips, gratuities, commission kple incentive pay
- Strike pay fo deductible ko services rendered.
- Any compensation fo cash (i.e. room kple board, cell phone)

Example: Wò WBA ne \$400, kple wò earn \$370.

25% kɔ \$400 ne \$100. \$100 fo deducted le WBA.

\$370 - \$100 = \$270. Remaining \$270 fo deducted le WBA.

\$400 - \$270 = \$130.

\$130 ne payment amount ko week.

Fully Deductible fo Benefit Payment

Le lowa law kple administrative code, ame income type wòle reduce benefit payment ko one dollar fe dollar earned (dollar for dollar). Income fo 100% deductible kple:

- 1. Vacation pay kple paid time off
- 2. Severance pay
- 3. Pension Gake employer wòwo contribution 100%
- 4. Retirement, Annuity, anowo ame periodic similar payment
- 5. Workers' Compensation (temporary total disability)
- 6. Paid excused leave (funeral answo personal leave)

Example: Wò WBA ne \$400, kple wò receive \$370 vacation payout fo week ame wòko claim.

\$400 - \$370 = \$30. \$30 ne payment amount ko week.

REPORTING VACATION PAY

Vacation pay ame woreceive after leaving job wole report for first 5 workdays *f* o ame woko last day of work. Vacation pay ne based le 8-hour workday kple 5-day work week (Monday kple Friday). Ne wowo receive less than 5 days vacation pay, wole report amount wowo receive answo wole receive.

Follow instructions ko below fo report vacation pay.

Vacation Pay 40 Hours anowo Less

Ne wòwo receive less than 5 days vacation pay after separation employment, wòle report amount wòwo receive anowo wòle receive.

Example: Wò last day worked ne Wednesday. Wòle paid \$25 per hour kple wòwo receive 28 hours vacation pay fo amount \$700. Efe money wòle report le weekly claims ko hã:

	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Week 1				Last Day	\$200 (8 hrs.)	\$200 (8 hrs.)	
Week 2	File fe week 1 – Report \$400 vacation pay	\$200 (8 hrs.)	\$100 (4 hrs.)				
Week 3	File fe week 2- Report \$300 vacation pay						

Vacation Pay fo Excess fe 40 Hours

Ne wòwo receive anowo wòwo receive more than 40 hours vacation pay after leaving job, wòle report only 40 hours vacation pay.

Example: Wò last day ne Wednesday. Wòle paid \$25 per hour kple wòwo receive 80 hours vacation pay *f*o amount \$2,000. E *f*e money wòle report le weekly claim kɔ hã:

	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Week 1				Last Day	\$200 (8 hrs.)	\$200 (8 hrs.)	
Week 2	File fe week 1 – Report \$400 vacation pay	\$200 (8 hrs.)	\$200 (8 hrs.)	\$200 (8 hrs.)			
Week 3	File fe week 2- Report \$600 vacation pay						

SELF-EMPLOYMENT

Ne wòwo self-employed anowo wòwo receive 1099 form ko work, wònyo ko report earnings ame fo weekly unemployment claim. Self-employment income nye wages, kple fo wòle reduce benefits. Gake, wòwo ko meet eligibility requirements.

Ne wòwo receive unemployment benefits, wòwo able, available, kple actively seeking suitable work. Ne self-employment f o prevents wò ko accepting suitable work, wòle disqualified ko unavailable for work.

WORK REGISTRATION REQUIREMENT

Ne wòwo register work le apply Unemployment Insurance (UI). Wòle do this ko local IowaWORKS center anowo online. Ne wòwo create Employer Searchable resume, wòwo met requirement nu kple no action wònyo.

Ne wòwo register for work le Iowa, wòwo complete registration process kple create résumé ko IowaWORKS website.

Follow steps hã:

- 1. **Provide wò social security number (SSN)** ko registration process. Ene essential ko use SSN, be system *f*o locate wo information ame name anowo identifying details.
- 2. Complete required questions ko registration process.
- 3. Create active résumé kple ensure wòko available online ko employers view.

Work registration fo valid le, at minimum, hã:

- Wò SSN wòde provided.
- Active résumé wòle create kple accessible employers.

Ne wòwo questions *f* o completing work registration anowo setting up résumé, wòse fi local lowaWORKS center.

Ne wòwo remain eligible ko unemployment benefits, wòwo keep résumé active ko lowaWORKS throughout claim. Wòwo required ko periodic update résumé *f*o stay registered for work. Ne work registration *f*o nye active, wòle receive notice *f*o update résumé. Ne wònyo ko so, wònyo denial ko benefits.

Ability fo Work kple Availability fo Work

Ne wòwo able kple available for work le claiming benefits. Ne wòwo ame si wòle prevent working, accepting work, anowo looking for work most week, wòwo notify IWD. Eyi kple situations hã:

- Illness, injury, anowo hospitalization
- Wòle le jail
- Attending school
- Wòle le vacation anowo out of town
- Lack fe childcare
- Lack fe transportation

Se fi ame ko 1-866-239-0843 f o report any changes f e woko affecting benefits.

SUITABLE WORK/WORK REFUSALS

Ne wòwo required ko search for kple accept suitable work, gake wòle waiver requirement fo. Ne wòwo determine job offer fo suitable, factors si wage, length fe unemployment, working conditions, kple job duties wòkofi.

Wage requirements le based fe earnings wò le highest quarter fo base period. Total earnings fo quarter wòle divided kɔ 13 (number fe weeks fo quarter) kɔ calculate average weekly wage (AWW).

Example: Wò earnings *f* o high quarter ne \$5,200. Divide \$5,200 ko 13, wòko \$400. Eyi equals \$10 per hour le 40-hour work week.

Job offer wole considered suitable ne wages offered meet anowo exceed fo certain percentages

fe AWW:

- 100 percent ne work fo offered during week fo claim established answo first week fo claim
- 90 percent ne work fo offered during 2nd kple 3rd week fo claim
- 80 percent ne work fo offered during 4th kple 5th week fo claim
- 70 percent ne work fo offered during 6th, 7th anowo 8th week fo claim
- 60 percent ne work fo offered during anowo after 9th week fo claim

EXAMPLE: Ne wòwo offered work ne pays \$290 per week (\$7.25 per hour le 40-hour work week) during 4th week f o claim, job offer f o nye suitable, be wòko below 80 percent f e AWW. Ne wònyɛ required ko accept job offers si wòko below federal anowo state minimum wage.

Ne wòwo file weekly claim, wòwo report ne wòle any job offers anowo referrals fo week.

Pensions, Military kple Retirement Payouts

Ne wòwo file weekly claim, wòwo report any pension payments fully paid by employer anowo military, kple any 401k payouts anowo similar periodic anowo lump-sum payments. Wòwo contact fo provide details hã:

- Name fe contributing employer(s)
- Percent fe employer contributed
- Date wò received answo began receiving payout
- Gross amount fe payout

Ne wòwo receive above information, wòle determine ne payment *f* o deductible *f* o unemployment insurance benefits.

Payments

Payment Options - IWD Debit Card anowo Direct Deposit IWD DEBIT CARD

Ne wòwo file unemployment insurance claim kple wòselekted ko receive payment ko U.S. Bank ReliaCard®, card wòle mailed ko wò. Card wòle expire ko three years, ne wònyo destroy card. Ne wòwo received card ko three years f o ame, card f o still valid, kple payments wòle issue card.

Benefit payment wòle deposited 4 kple 5 business days after weekly claim wòfile, ne all eligibility requirements wòkofi. Holidays f o delay payment.

ReliaCard wòle issued kple serviced kɔ U.S. Bank. New card wòle *f* o take up to 10 business days kɔ arrive. Le ReliaCard cardholder website, wòle:

- Check wò account balance
- Review transaction history
- Sign up balance alerts (text messages kple email)
- Sign up notification deposits le email

Wòle download ReliaCard mobile app ko manage debit card. ReliaCard

customer service wòle available 24/7 for card inquiries ko:

- 855.282.6161
- 855.282.6161 (TTY)

www.usbankreliacard.com

IMPORTANT INFORMATION

- Only IWD fo le update wò personal information ko ReliaCard.
- Address answo name changes fo wole report ks IWD.
- Card account balance kple transaction history fo nye available ko IWD staff.

Wòwo contact U.S. Bank fo order replacement card anowo report lost anowo stolen card.

ReliaCard wòle issued ko U.S. Bank National Association *f* o license fi Visa U.S.A Inc. © 2020 U.S. Bank. Member FDIC.

DIRECT DEPOSIT

Wòle choose kɔ wò UI benefit payment(s) deposited directly kɔ checking anɔwo savings account. Payments wòle deposited 4 kple 5 business days after filing weekly claim, ne all eligibility requirements wòkɔfi. Holidays fo delay payment.

Ne wòwo receive payments via direct deposit, wòwo update wò account information ko IWD website. IWD staff f o nye update wò account information f o wò. Ne wòsubmit direct deposit details, wòwo responsibility ko verify:

- Bank routing number fe financial institution wò
- Account number wò correct kple matches account fo wò want funds deposited.

Wowo responsibility ko verify benefit payment *f* o deposited into correct account kple resolve direct deposit issues ko bank wo.

IWD *f* o nye responsible kɔ incorrectly reported routing anowo account information. Payments deposited kɔ wrong account wòle delay benefits wòkɔfi anowo *f* o wònyɔ able recover.

Ne wòwo protect sensitive information, IWD staff wòle limited access ko update account details kple wònyo accept paper forms ko change account information. Ne wòle choose gake wònyo update account online, IWD Debit Card wòle used ko default payment method.

OTHER DEDUCTIONS

CHILD SUPPORT DEDUCTION

Child Support Recovery Unit wòle withhold up to 50 percent fe unemployment benefit payment wòfi child support obligation. Wòle mailed notice kɔ amount fe deduction kple ne deduction fo wòta. Amount withheld wòle included kɔ IRS Form 1099-G, ne wòwɔ paid kɔ agency ame. Requests kɔ modify anɔwo stop deductions wòle made kɔ Child Support Recovery Unit anɔwo through court system.

OVERPAYMENT

Wòwo responsibility ko repaying benefits wònyo eligible fo receive. Ne wòwo non-fraud overpayment, future benefit payments wòle used fo offset amount wò owe.

IWD wole intercept state anowo federal tax returns, casino anowo lottery winnings, anowo other

sources regardless payment plan anowo payment history.

Le July 1, 2018, ne wòwo fraud overpayment balance (including penalty, interest, anowo lien fees), wònyo eligible fo unemployment benefits ko balance wòle paid in full. Wònyo paid fo weeks ame previously filed. Iowa unemployment benefit payments fo nye used fo offset fraud overpayment balance. Overpayments fo fraud fo include 15 percent penalty.

NOTE: Overpayment amounts include total payments wowo received, kple payments made for tax withholdings answo Child Support Recovery Unit.

UNEMPLOYMENT INSURANCE TAXES

Unemployment insurance benefits wôle taxable. Payments \$10.00 anowo more wôle report annually ko Internal Revenue Service anowo lowa Department of Revenue and Finance. Wòwo receive IRS Form 1099-G ko January 31 every year. Form nu wôle provide important tax information, including total benefits paid during tax year kple amount fe state anowo federal taxes withheld. Wòwo report information nu le state anowo federal income tax returns.

Wôle choose ko withhold 10 percent fe benefit payment ko federal taxes anowo 5 percent ko lowa taxes.

Note: Effective 2025, state fe lowa wòle change tax withholding kɔ 3.8%. Ne change nu, IWD wòle required kɔ continue withholding 5% be section fe lowa code fo governs agency. Ne section separate fo code wòle amended, IWD wòle continue withholding kɔ required rate 5% ne claimant elects state tax withholding.

Wòwo elect tax withholdings ne wòapply ko unemployment insurance. Ne wòwo make changes, wòle log into claimant portal wò.

Note: 1099-G wòle mailed ko address wòle record. Ne wòwo changed address fo last claim, update mailing address ko lowa Workforce Development.

Additional Information

REEMPLOYMENT SERVICES

Studies fe U.S. Department of Labor wòwo show ne individuals wòwo receive reemployment services wòle return to work faster than those wònyo. Wòwo use profiling ko select individuals wòwo required ko look for work kple participate le Reemployment Services kple Eligibility Assessment (RESEA). Wòwo consider factors hã: occupation, industry, education, length fe employment, wages, kple more. Participants wòle selected within first five paid weeks fo claim wò.

RESEA wòle ensure wòwo registered for work kple provides personalized reemployment services. Ne selected, participation *f*o mandatory ko continued eligibility *f*o unemployment benefits. Ne wònyo participate, wònyo denial *f*o benefits.

Wòwo receive letter ko instructions *f*o where wòwo report kple what documents wòle bring. Ne wònyo attend scheduled appointment wò, wòwo contact RESEA Advisor beforehand. Appointments *f*o rescheduled ko valid reason.

Le RESEA, wòwo meet one-on-one ko RESEA Advisor fo:

- Discuss benefits kple requirements *f* e RESEA program, including ne non-participation *f* o affect unemployment benefits wò.
- Assess unemployment eligibility wò kple address possible issues.
- Review work searches wò kple discuss work search process wò.
- Provide Labor Market Information (LMI) ko wò.
- Review resume wò kple provide feedback.
- Review registration wò le lowaWORKS ko ensure ne wò properly completed.
- Schedule wò IowaWORKS Center Orientation workshop.
- Schedule wò for additional workshop wòle completed le 30 calendar days fo RESEA assessment.
- Refer wò additional reemployment services/activities hã: resume writing, Future Ready lowa, WIOA, ex-offenders services, etc. ne employment barriers exist.
- Develop anowo revise Initial Service Plan (ISP) fo fo include work search activities, accessing services provided le lowaWORKS, kple self-service tools.

Contact local IowaWORKS Office ko additional information.

TRAINING EXTENSION BENEFITS

Ne wòwo attending school anowo training course, wòle apply Training Extension Benefits (TEB) fo receive additional 26 weeks fo benefits. TEB wòle available ne wò:

• Meet eligibility requirements fo unemployment benefits.

Wòse separated fo one fo reasons hã:

- Laid off
- Voluntarily separated fo full-time position le declining occupation
- Involuntarily separated fo full-time position be permanent reduction fe operations ko last job wò.
- Additionally, school answo training fo meet one fo criteria hã:
- Be high demand occupation si IWD define.
- Be high-tech occupation answo training approved le Workforce Investment answo Opportunity Act (WIOA).

TEB *f* o only payable ne all other unemployment benefits wòle exhausted. Wòwo submit TEB application *f* o 30 days *f* o last week wòwo receive benefits.

Wòle find lists fe high-demand anowo declining occupations le website wò kple apply ko TEB le claimant portal wò.

DEPARTMENT APPROVED TRAINING

Ne wòwo attending school anowo training course, wòle request ko waive work search requirement fo semester school wò attend. Ne wòle do so, wòwo apply fo Department Approved Training (DAT) le claimant portal wò ko information hã:

- Name fe school
- Type fe training
- Class schedule
- Beginning anowo ending dates *f* e training

Decision wòle sent kɔ wò based on preferred method fe communication fo approving anowo denying request wò kɔ DAT. Decision fo include appeal rights. Ne wòwɔ approved fo DAT, wònyɔ required kɔ search for work, gake wòwɔ remain able kple available kɔ attend school. Wòwɔ continue file weekly claim fo receive payments le school.

Ne training stops for any reason, wowo notify IWD kple begin work search contacts *f*o immediately. Ne wowo continue receiving DAT benefits each semester, wowo submit new application *f*o DAT, including updated schedule kple prior semester grades *f*o show progress.

SHORT- TIME COMPENSATION

Short-Time Compensation (STC) program wòle provide alternative kɔ layoffs fo businesses kɔ five anɔwo more workers wòwɔ facing decline fe regular business activity. Le STC, employees' work hours wòle reduced, kple Unemployment Insurance (UI) partially replaces lost earnings. Efe helps businesses avoid layoffs, allowing employees kɔ stay connected kɔ jobs wò kple enabling employers kɔ retain skilled workforce wòfi business improves.

MILITARY WAGES

Ne wòwo served active military duty during base period, wòle file unemployment insurance claim le any state gake wòwo physically present ko state fo filing. Ne wòwo add military wages ko claim wò, wòwo served active duty le Armed Forces anowo served least 180 consecutive days fe active service le US Military Reserve Force kple meet all other eligibility requirements. Wòwo provide copy fe DD–214 (member copy 4) fo determine ne military wages wòle used fo unemployment claim.

US Military service, gake IWD, wòle determine ne earnings wòle used *f* o claim. Ne approved, wòwo receive new monetary record le mail. Ne request wòko denied, wòwo decision kple appeal rights. Wòwo submit DD–214 *f* o any *f* o following ways:

- Le claimant portal wò.
- Le local IowaWORKS Center.
- Le fax ko UI Military Unit ko 515-281-4057.
- Le mail ko:

UI Benefits Bureau PO Box 10332 Des Moines, IA 50306-0332

ADDITIONAL INFORMATION REGARDING MILITARY CLAIMS:

Military service kple wages earned *f* o service wòle assigned kɔ state wòwɔ physically present ne wòwɔ file military claim. Unused military wages wòle used *f* o later claim.

Federal findings *f*e branch *f*e service wole final kple only branch *f*o service *f*o may issue corrected DD Form 214.

Ex-service member wowo request correction *f* e information contained le DD Form 214 fi branch *f* e service ne wowo believe incomplete anowo inaccurate.

Lump-sum payment fo accrued leave, retirement payments, educational assistance allowances kple disability payments wòle reduce unemployment insurance benefit amounts. Additionally, subsistence allowance fo vocational rehabilitation training anowo war orphan's (anowo widow's) educational assistance allowance, payable ko Department fe Veterans Affairs, wòle reduce unemployment insurance benefit amounts.

Military wages wòle determined based fe pay grade fe service member le time fo discharge. Schedule fe remuneration wòle issued ko Secretary fe Labor kple determines wage credits kple wage assignments.

FEDERAL WAGES

Federal wages f o nye assigned ko state ko anyi unemployment insurance claim wòfile. Ne wòwo worked ko federal government during base period, wòwo report employment nu le filing unemployment insurance claim wò. Wòwo send request ko federal employer f o determine ne wages wòle assigned ko lowa. Once wages wòle assigned, new monetary record wòle sent ko wò based on preferred method f e communication.

COMBINED WAGES CLAIM

Ne wòwo worked le lowa kple other states during base period, wòle request ko wòwo out-of-state wages added ko lowa unemployment insurance claim. Out-of-state wages wòle combined ko lowa wages ne additional earnings f0 increase WBA anowo MBA. Wòwo option ko file le any state f0 employer reported earnings ko wò during base period.

INTERSTATE CLAIM

Ne wòmove out fo lowa, wòwo immediately notify wòfi address change wò. Mail fi lowa Workforce Development fo nye forwarded kɔ U.S. Postal Service. Ne wòwo required kɔ do work searches, wòwo contact workforce agency fo state wòwo reside kɔ register for work. Wòwo file weekly claim wò le lowa. Benefits wòle continue to be paid kɔ lowa kɔ wò begin working, exhaust benefits, anɔwo benefit year wò expire.

TRADE ACT

Trade Readjustment Allowance kple Trade Adjustment Assistance wòle programs available ne wòwo unemployed anowo underemployed fo due to increased foreign imports. Affected employers wòle approved ko US Department fe Labor. Ne wòwo more information contact wò ko 866-239-0843 anowo contact local lowaWORKS office.

RECORD REQUESTS

Le keeping with Freedom of Information Act (FOIA) kple Iowa Open Records Act, Iowa Workforce Development wòle committed ko helping those seeking access ko open records created by anowo in legal custody fe agency wò. Any person wòle submit request wòwo examine anowo copy open record created by anowo in custody fe Iowa Workforce Development through records requests portal wò. Ne wòwo still additional questions, please contact wò ko uiclaimshelp@iwd.iowa.gov anowo by phone ko 866-239-0843, Monday through Friday le 8:00 a.m. - 4:30 p.m.

Department *f*o hold confidential information obtained fi employing unit anowo individual le course *f*o administering chapter nu kple initial determination wòle made by representative *f*e department under section 96.6, subsection 2, as to benefit rights *f*e individual. Department *f*o nye disclose anowo open information nu *f*o public inspection le manner *f*o reveals identity *f*e employing unit anowo individual, except as provided le subparagraph (3) anowo paragraph "c". lowa Code § 96.11(6) (b) (1); 20 CFR 603. Ne wòwo obtain confidential information, requesting party wòwo show entitlement *f*o such information under lowa Code § 96.11(6). All fact-finding records, including audio recordings, wòle confidential kple can only be released ko claimant anowo employer.

Glossary

1099-G

Tax form wowo receive *f* o indicate total UI benefits received kple taxes withheld during calendar year.

ABLE AND AVAILABLE

Ne wòwo claim unemployment insurance benefits, wòwo ready, willing kple able ko work. Wòwo prepared ko start employment immediately kple be physically anowo mentally capable ko working fo receive UI benefits.

ADDITIONAL UI CLAIM

Application fo reactivate existing unemployment insurance claim following period fe employment.

ADMINISTRATIVE LAW JUDGE (ALJ)

Department *f*e Inspections, Appeals, anowo Licensing official wò conduct unemployment insurance appeal hearings. ALJ's wòle licensed attorneys kple wòwo duty ko provide fair kple impartial hearing ko parties.

APPEAL

Right fe interested parties ko challenge determination fo basis determination fo nye legally correct anowo has been based on incorrect anowo incomplete facts. All appeals wole be in writing

kple wòwo file fo specified deadline.

APPEAL HEARING

Formal proceeding wole held by administrative law judge ko consider appeal fo fact-finding decision concerning benefits anowo employer's tax liability.

ALTERNATE BASE PERIOD

Alternate base period wòle four completed calendar quarters f0 prior kɔ calendar quarter f0 claim wò begins.

BASE PERIOD

Base period wole first four f o last five completed calendar quarters before calendar quarter f o claim wo effective.

BENEFIT AMOUNT OR WEEKLY BENEFIT AMOUNT

Amount fe unemployment insurance benefit payments wowo receive every week.

BENEFIT WEEK

Calendar week fo starts ko 12:01 a.m. Sunday kple ends ko midnight following Saturday.

BENEFIT YEAR

One-year period *f* o begins ko Sunday *f* o valid initial claim *f* o unemployment insurance benefits wòle filed. Le period nu, individual wòle receive up to 26 full weeks *f* o benefits.

BREAK IN REPORTING STATUS

Wòle start anowo stop claiming weekly benefits ko many times f o necessary during benefit year. Eyi ne ne break le reporting status. Any break f o reporting wòle require wòwo file another initial claim application f o reactivate claim wò.

CALENDAR QUARTER

Three-month period *f* o begins ko January, April, July kple October. 1st Quarter – January 1 through March 31 2nd Quarter – April 1 through June 30 3rd Quarter – July 1 through September 30 4th Quarter – October 1 through December 31

CLAIMING BENEFITS

Ne wòwo receive benefit payment after filing initial claim *f* o benefits, wòwo certify eligibility wòle filing weekly claim.

COMBINED WAGE CLAIM (CWC)

lowa claim fo wages earned during base period fo lowa wòle combined kɔ all base period wages earned le other states fo qualify fo benefits anowo increase benefit amounts.

COMBINED WAGE CLAIM TRANSFER (CWC-T)

lowa wages transferred ko another state f o use ko unemployment insurance claim ko another state.

COVERED EMPLOYMENT

Work performed ko employer wole subject ko lowa Employment Security Law kple wowo pay unemployment insurance taxes. Efo nye insured employment.

COVERED WAGES

Wages paid ko employee by employer wowo required ko pay unemployment insurance taxes.

DEPARTMENT APPROVED TRAINING

Individual wòwo attending school anowo training course wòle submit written application *f*o request work search requirement *f*o waived.

DEPENDENTS

Any individual wòwo claimed le prior year income tax return anowo spouse eligible ko claimed as dependent le unemployment insurance claim.

DETERMINATION

Decision *f* o request *f* o insured status, unemployment insurance claim *f* o benefits, answo any unemployment insurance issue.

DETERMINATION DATE

Date fo determination wòle made.

DIRECT DEPOSIT

Payment option *f* o allows UI benefit payments wowo deposited directly ko checking anowo savings account.

DISASTER UNEMPLOYMENT ASSISTANCE (DUA)

Ne wòwo unemployed as result fo declared disaster kple lack necessary earnings fo qualify fo unemployment insurance claim, wòle eligible ko receive benefits based fo non-covered wages.

EFFECTIVE DATE (Benefits)

Date fo benefit year wowo begins. Unemployment insurance claims wole begin ko Sunday fo week fo UI claim wole filed.

EMPLOYMENT APPEAL BOARD

Le appeal, Employment Appeal Board (EAB) wôle reviews UI benefit decisions wôle made by administrative law judge. Members fe EAB wôle appointed kɔ governor kple confirmed kɔ lowa Senate. One member wôle represent employers, one wôle represent employees, kple one fo representative fe public. EAB wôle located le Department fe Inspections kple Appeals.

EXCESSIVE EARNINGS

Amount fo equal kple greater ko weekly benefit amount plus \$15.

FACT-FINDER

lowa Unemployment Insurance Division employee wòle make determinations fe eligibility fo unemployment insurance claim.

Fact-Finding fe Interview

Informal interview, usually held over phone, wòle wò anowo employer present information regarding initial claim.

FEDERAL CLAIM

Claim fo wòle wages earned fi Federal employer during base period. Wòwo send request ko Federal employer fo determine ne wages wòle assigned ko lowa fo used fo unemployment insurance claim.

FRAUD

Willful misrepresentation anowo nondisclosure *f* o material fact *f* o purpose *f* o obtaining benefits wole wonyo entitled.

Fe fe Identy fe fe Wole.

lowa Workforce Development (IWD) wòle use data provided by ID.me fo verify kple validate identity wò.

INITIAL UNEMPLOYMENT INSURANCE CLAIM

Application fi worker f o determination f e eligibility f o unemployment insurance kple computation f o weekly answe maximum benefit amounts.

LAG QUARTER

Calendar quarter immediate before quarter fo effective date falls.

MAXIMUM BENEFIT AMOUNT (MBA)

Total amount fo unemployment insurance benefits available ko wò during benefit year.

MILITARY CLAIM

Claim *f* o wòle military wages earned during base period. Wòwo served active duty le Armed Forces anowo served least 180 consecutive days *f* o active service le US Military Reserve Force. Wòwo provide agency ko DD214 (member copy 4) *f* o determine eligibility wò.

MONETARY ELIGIBILITY

Eligibility fo unemployment insurance benefits based fo gross insured wages paid ko wò during base period. Maximum kple minimum benefit amounts wòle determined by law kple wòle subject ko change every year.

OVERPAYMENT

Unemployment insurance benefits wowo received gake wonyo entitled f o disqualification, earnings answo for other reasons.

PROTEST

Notice kɔ Iowa Workforce Development fo potentially disqualifying eligibility issue fo unemployment insurance benefits. Protests fo claim wòle initiated fi employer, individual claiming benefits, anɔwo by Iowa Workforce Development.

REACTIVATION

Any break fo filing weekly claims (break fo reporting status) wòle require wòwo file another initial claim application during week fo wòwo want ko start collecting benefits. Any employment during break wòwo report.

REFUSAL

Wole disqualified fo failing ko accept offer anowo referral fo suitable employment.

REGISTER FOR WORK

Ne wòwo required ko complete work searches, wòwo required ko register for work ko lowaWORKS.gov. Failure ko register for work wòle result ko denial fo benefits.

REPORTING EARNINGS

Wages fo wòwo report week fo wòwo earned.

REQUALIFICATION

Process *f*o wòwo establish eligibility *f*o unemployment insurance through reemployment following determination *f*o ineligibility kple period *f*o disqualification.

SECOND BENEFIT YEAR

Ne wòwo eligible *f*o second claim year, wòwo earn wages le covered employment *f*o least eight times weekly benefit amount since effective date *f*o previous unemployment claim wò.

SELF-EMPLOYMENT

Income fi self-employment wòle considered wages anowo nye deducted fo unemployment insurance benefits.

SEVERANCE

Ne employer wòwo pay wò fo dismissal, termination, anowo separation, including wages in lieu fo notice. Efo nye 100 percent deductible.

TRAINING EXTENSION BENEFITS

Benefit program *f* o full-time students *f* o may allow wowo receive up to additional 26 weeks *f* o unemployment insurance benefits ne wowo qualify.

TRADE ACT

Programs available ne wòwo unemployed anowo underemployed as result *f*o increased foreign imports. Employer wòwo certified ko Trade eligible by US Department *f*e Labor.

VALID UI CLAIM

Application *f* o unemployment insurance benefits wole meets all eligibility conditions specified by law kple establishes benefit year.

WAGES

All compensation *f* o personal services in cash anowo other medium gake specifically excluded fi definition *f* o wages le Section 96.19(41) *f* e lowa Code.

WEEKLY BENEFIT AMOUNT (WBA)

Amount fo payable ko wò fo payable week fo unemployment.

WEEKLY CERTIFICATION

Claim filed every week ko receive unemployment insurance payments once initial claim wole filed. Efo nye known as "weekly claim".