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FREQUENTLY ASKED QUESTIONS: TEMPORARY ACCESS TO UNEMPLOYMENT BENEFITS

Aren't Direct Sellers Ineligible for Unemployment Benefits?

Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act of 2020 on March 27. Under this legislation, unemployment benefits were extended to individuals typically not eligible including independent contractors, which could include direct sellers.

Will Direct Sellers Now Always Be Eligible for Unemployment?

No—the program will end on December 31, 2020.

Do Direct Sellers Have to Start Paying Into State Unemployment Programs?

No—the funds for these extended programs will be covered by the federal government.

What if I'm Still Selling, Just Less Than I Did Before. Can I Still Apply?

The program is also applicable for individuals making less than they were before the current public health crisis.

How Do I Apply for Unemployment?

Individuals wishing to apply for unemployment benefits can do so through your state unemployment compensation office. You should apply in the state you have your primary residence. To find the right office, please go to

 $\underline{https://www.careeronestop.org/localhelp/UnemploymentBenefits/find-unemployment-benefits.aspx}$

What Documentation Will Be Needed and How Will Benefits Be Calculated?

It will vary for every individual and state. But states will likely use an individual's most recently filed tax return or any other documentation provided that verifies income received—including 1099s.