

Can Memphis Area Legal Services file my claim for me?

No. Please contact your nearest TN Career Center and you will be assigned a counselor to help you through the process.

If you are denied benefits, Memphis Area Legal Services may be able to help you depending on the facts of your individual case.

Bring the following documents with you to the career center

- Social Security Number
- Driver's License Number
- Address
- Telephone Number
- Separating Employer's Name
- Separating Employer's Address
- Separating Employer's Telephone Number
- Separating Employer's Fax Number (if known)
- Last Day Worked
- Reason for Separation
- Last 18 Months of Employment

How much can I get?

Tennessee law provides a formula by which the Division of Employment Security calculates your weekly benefit amount. The total amount you may draw during your benefit year is determined, under that formula, by the total amount of wages you earned in your base period. Your base period is the first four of the last five completed calendar quarters immediately preceding your filing a valid new claim for benefits.

Where do I start?

If you live in Fayette, Tipton, Lauderdale, or Shelby counties you **must** file in person at one of these locations:

TN Career Center-Memphis
3040 Walnut Grove Rd.
Memphis, TN 38111
901.543.7850
Comprehensive Center

TN Career Center-Memphis
4242 Hickory Hill Rd.
Memphis, TN 38115
901.365.3205
Comprehensive Center

Tennessee Career Center – Downtown
480 Beale Street
Memphis, TN 38103
Telephone: 901.636.7955
Affiliate Center

Tennessee Career Center at Ripley
301-C Lake Drive
Ripley, TN 38063
Telephone: 731.221.1012
Affiliate Center

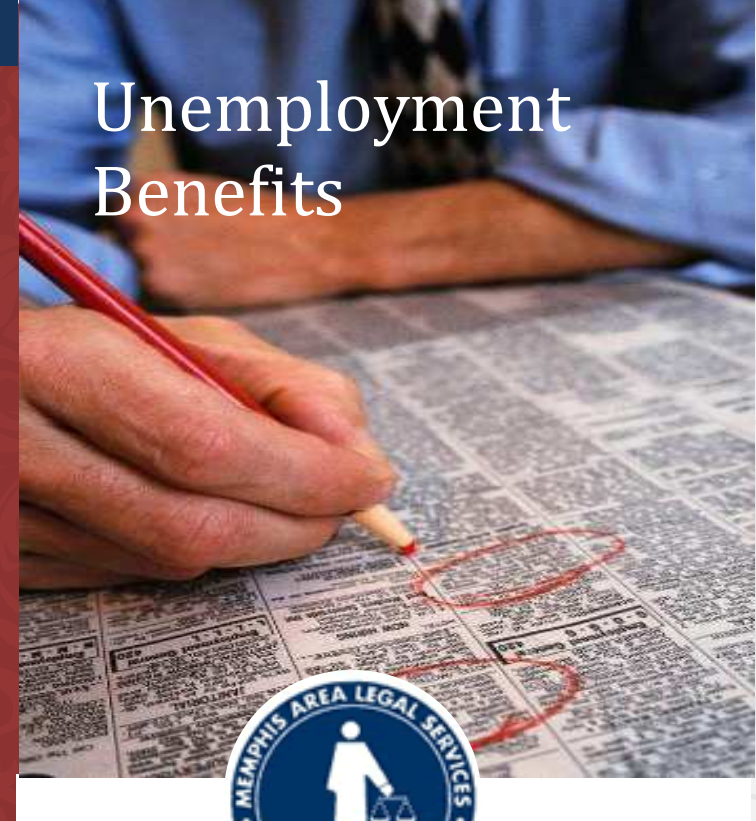
Tennessee Career Center at Somerville
121 West Court Square
Somerville, TN 38068
Telephone: 901.465.7347
Affiliate Center

Tennessee Career Center at Covington
877-C Highway 51 North
Covington, TN 38019
Telephone: 901.476.5570
Affiliate Center

Note: This pamphlet cannot take the place of legal advice.



Unemployment Benefits



Memphis Area Legal Services, Inc.

22 North Front Street, Suite 1100
Memphis, TN 38103

and

899-A Highway 51 South
Covington, TN 38019

901.523.8822

or Toll Free: 888.207.6386

www.malsi.org

What are unemployment benefits?

Unemployment insurance benefits provide income to individuals who have lost work through no fault of their own. The benefits are intended to partially offset the loss of wages while an unemployed worker searches for suitable work, or until his employer can recall him to work.

You do not have to be totally unemployed in order to receive unemployment insurance benefits. You may have eligibility if you still have a job, but your employer has temporarily reduced your hours of work, or if you have lost your regular job, but you have some work at which you earn less than your weekly benefit amount.

How long can I collect benefits?

Generally, one can collect unemployment benefits for twenty five (25) weeks from the date of your first unemployment check. From time to time the federal government may extend those benefits for a longer period.

What is certification?

If approved for benefits, you must certify on a weekly basis that you are still eligible for benefits. You can certify by phone at 1-800-689-9799 or on the Internet at <https://ui.tn.gov>. You will answer ten questions. It takes about three minutes. You will answer whether you worked the prior week, and if so, how much you earned. If you make a false report concerning the amount of earnings, you can be **sentenced to thirty (30) days in jail**. You will also be required to repay any benefits you did not deserve.

What if I am denied benefits?

If your claim is denied (i.e., because you didn't earn enough money where you worked, or your employer said you did something wrong), you will receive a written Agency Decision. You **must** file an appeal within fifteen (15) calendar days of the date the Agency Decision was mailed. Your Career Center counselor can give you the Notice of Appeal and tell you where to mail the appeal.

You do not need an attorney to appeal, but you may choose to be represented by an attorney. Memphis Area Legal Services may or may not be able to assist you in your appeal, depending on the reasons for the denial and your individual economic circumstance.

Remember, you must continue to recertify on a weekly basis, even if you are denied benefits and are making an appeal.

Is child support deducted from my weekly benefit?

Yes. The formula is complicated and will be calculated by your Career Center counselor.

Do I have to pay taxes on my weekly benefit?

Yes. Unemployment benefits are taxable. You do not have to pay taxes upfront, but you will have to pay them at some point. You can ask your Career Center counselor to take 10% out of your weekly benefit to help offset the taxes owed.

What are the requirements for

There are certain requirements that you must meet before you can receive unemployment insurance benefits. Among these are the following:

- 1 You must be totally or partially unemployed through no fault of your own and be approved for benefits.
- 2 You must have worked in employment that is covered by unemployment insurance and have qualifying wages in the base period.
- 3 You must be physically able to work at the time you file your first claim.
- 4 You must be available to accept suitable work offered to you.
- 5 You must have earned enough wages at your work to qualify for benefits.
- 6 After filing your claim, you must serve one week of waiting for which no payment is made. You will be paid for your waiting week if and when you have certified and been eligible for benefits in your waiting week and in each of the three consecutive weeks immediately following your waiting week.
- 7 Each week, you must report the gross amount of any money you have earned during that week, even if you are not paid until later.



KNOW YOUR RIGHTS