

## ARE YOU IN BETWEEN JOBS?

Whether you are experiencing unemployment for the first time, or for the tenth time, the struggles of unemployment can be both financially and emotionally burdensome. Not only are you spending time trying to find a new job, but you may also need to allocate time for collecting unemployment benefits. If you are feeling uneasy, it's crucial to take a moment to remember you are not alone.

Unemployment benefits were first introduced nearly a century ago in 1932 by the US Government. Today, unemployment compensation (also referred to as unemployment insurance or unemployment benefits) are offered through your state. Each state must comply with federal laws, but each state may create their own eligibility guidelines. If your employment has recently been terminated, there are two main questions to ask:

- 1) Am I eligible to receive unemployment compensation?
- 2) How do I apply for unemployment compensation?

## AM I ELIGIBLE TO RECEIVE UNEMPLOYMENT COMPENSATION?

Typically, you are eligible for unemployment benefits if you lose a job through no fault of your own. In general individuals seeking unemployment benefits have to be able to work, be available for work, and be looking for work. For more specific requirements, visit the [Department of Labor](#).

# LIFE TRANSITIONS

Note: You are considered unemployed any week you work less than 40 hours and earn less than your weekly benefit. If you are working part-time because your employer doesn't have full-time work for you, then you may file for unemployment benefits.

## HOW DO I APPLY FOR UNEMPLOYMENT COMPENSATION?

If you believe you are eligible to collect unemployment insurance, then the next step is to file a claim application. For Oregon, that website is [here](#). If you prefer to apply in-person, the offices are located [here](#). You can estimate your Oregon unemployment benefits with this online [calculator](#).

It takes a few business days for your initial unemployment claim to be processed. If your claim is accepted, then you must continue to file a weekly claim for each unemployed week. Like a paycheck received from your employer, unemployment compensation can be setup as a direct deposit into your bank account. For many individuals this is the most efficient and flexible way to receive and manager your unemployment dollars.