



What to do if you've become unemployed in Massachusetts

Learn about unemployment benefits and free services available to help you find a new job.



We know losing your job is stressful. The information and resources in this guide are available to support you while you seek new employment.

The Department of Unemployment Assistance (DUA) manages the unemployment insurance (UI) program for Massachusetts. The MassHire Department of Career Services (MDCS) provides **free** resources to help you get back to work.

If you have already filed a claim for unemployment benefits, there are several requirements you'll need to meet to be eligible for benefits and stay eligible. There are also many programs that can help you become re-employed.

If you received this guide, but did not file for unemployment benefits, report this by filling out the form at mass.gov/dua/fraud or by calling (617) 626-6800.

After you apply for UI benefits

What happens next?

- ✓ Once you apply for benefits, DUA contacts all the employers you listed on your claim and asks them for information regarding your past wages and the reason(s) you were separated. Each employer has 10 days to respond. If the employer does not respond within 10 days, DUA may contact you or the employer again for any missing wage information.
- ✓ If the reason you are no longer employed is something other than a lack of work, both you and your former employer(s) will be asked to provide more information by completing a questionnaire to explain the circumstances of your separation or change in work schedule. Additionally, any other issues that might prevent payment will be investigated before any payment is issued.
- ✓ Once the wage and separation information are complete, DUA uses a formula to determine whether you are monetarily eligible for benefits, and, if eligible, how much your UI benefits will be and how long you will be eligible to receive benefits. You will receive this information in a *Monetary Determination*. The *Monetary Determination* shows you how much you will get in benefits if you meet the other eligibility requirements described below. See more information about how we calculate your monetary determination on pages 3 and 4.
- ✓ When you receive your *Monetary Determination* from DUA, make sure to review the wage and employer information included on page two of the notice carefully. If you believe any wage or employer information is missing or incorrect, complete the *Wage Correction Form* attached to your *Monetary Determination* and mail the completed form, along with proof of wages, to the address listed on the form. You also have the right to appeal the *Monetary Determination* within 10 days.
- ✓ **Remember:** Even if your claim is monetarily eligible, you still must meet other eligibility requirements in order to receive benefits. Those requirements are covered in the pages below.

Most applications are processed in 3-4 weeks unless there is an issue with your claim. There are 3 possible outcomes when you apply for UI:

Approved: DUA may send you correspondence regarding your eligibility, or you may simply start getting payments by your chosen method, direct deposit, or debit card. Once your application is approved, you will start to receive benefit payments as you request them each week.

More information required: If more information is needed for your application, DUA will send you a questionnaire via your chosen correspondence method with a deadline to respond.

Denied: You will receive a *Notice of Disqualification* via your chosen correspondence method and no payment will be issued.

Watch for correspondence from DUA and MassHire in your UI Online Mailbox and/or your postal mail. DUA correspondence is often time sensitive, and you can lose the right to appeal if you don't respond by the deadline. See more information on correspondence options on page 6.

How we calculate your weekly benefit amount

If you are eligible to receive UI benefits, you will receive a weekly benefit amount of approximately 50% of your average weekly wage, up to the maximum set by law. Most often your benefit amount will be calculated based on wages reported by your employers in the last four completed quarters prior to your filing date. The last four completed quarters of the year is referred to as the primary base period. However, if you are not eligible for benefits using the primary base period, you may be eligible using the alternate base period which consists of the last three completed calendar quarters plus the current quarter up until the effective date of your claim. If you are not monetarily eligible for benefits using the primary base period, and would be eligible using the alternate, DUA will automatically use this method to determine your benefits. Also, you may elect to use the alternate base period if you provide credible documentation showing that your maximum benefit amount would be increased by at least 10% by using it.

Follow the steps below to calculate the amount of unemployment benefits you may be eligible to receive each week. This example utilizes the primary base period.

Step 1: List your total wages in the last 4 quarters in which you worked.

Quarter 1	Quarter 2	Quarter 3	Quarter 4
\$7,800	\$7,800	\$8,840	\$10,000

Step 2: Add the top two highest quarters of wages.

Quarter 1	Quarter 2	Quarter 3	Quarter 4
\$7,800	\$7,800	\$8,840	\$10,000

In this example, Quarter 3 and Quarter 4 were the highest quarters:

$$\$8,840 + \$10,000 = \$18,840$$

Note: If you worked 2 or fewer quarters, use the highest quarter of wages.

Step 3: Divide the sum of the two highest quarters from Step 2 by 26 (the number of weeks in the combined quarters).

$$\$18,840 \div 26 = \$724.61$$

In this example, \$724.61 is your average weekly wage.

Note: If you worked 2 or fewer quarters, divide the highest quarter by 13 weeks to determine your average weekly wage.

Step 4: Divide your weekly wage from Step 3 in half to determine your weekly benefit amount.

$\$724.61 \div 2 = \362.30 , rounded to the nearest dollar = \$362

In this example, \$362 is your weekly benefit amount.

Please visit mass.gov/info-details/how-your-unemployment-benefits-are-determined to find out more about how your weekly benefits are determined.

How we calculate your total benefit credit

The total amount of UI benefits you can receive in your benefit year is called your maximum benefit credit. Your maximum benefit credit is calculated as the lesser of either:

- ✓ 30 times your weekly benefit amount, or
- ✓ 36% of the total wages in your base period

Search for work and request your UI benefits



Look for work and request UI benefits in your first week and repeat for every week that you are seeking benefits.

- ✓ You must search for work every week that you are unemployed. You should begin doing this **immediately**, the same week you submit your application. No payment will be issued for any week that you do not search for work and request benefits. At any point, DUA may ask you for more information.
- ✓ Sunday is the first day of the week that you can request benefits for the prior week.

Complete Work Search Activities during the week: (Sunday to Saturday)

- ✓ Conduct at least 3 separate work search activities. These can include things like looking for a job online, looking for a job in person, or applying for a job. You can find a list of examples at mass.gov/service-details/work-search-examples.
- ✓ Keep a written log of your searches. You can use the *Work Search Activity Log* template for this, which can be found at mass.gov/doc/work-search-activity-log-0/. You may be required to submit this information at a later date.

After the waiting week ends, you may request UI benefits

After the waiting week is over, you may request UI benefits anytime from Sunday through Saturday of the following week.

Request UI benefits through UI Online (strongly recommended) or call the TeleCert phone number listed on page 13 of this guide. UI benefits will not be released automatically. **You must request benefits for each week you want to receive them.** You will need to:

- ✓ Request your benefit payment.
- ✓ Carefully answer certification questions. You must report all earnings or any change in your unemployment status.

Use MassHire Career Services



You may be given a deadline to attend a required program. Many more free, optional resources are available! Take advantage of these anytime.

MDCS offers free seminars and workshops that can help you find a job or access funded training opportunities that will increase your skills and help you get back to work. Attending programs from MDCS can be used to fulfill the work-search requirements!

Mandatory Career Services Federal Program

Watch for a notice to be sent soon after your first payment. If selected, you will be required to report to a MassHire Career Center to participate in the Re-Employment Services and Eligibility Assessment (RESEA) Program by a certain deadline.

Once selected, your participation is **mandatory**. Schedule your appointment right away to secure a spot by your deadline. If you don't participate by the deadline, it may cause you to lose your unemployment benefits.

For more information, visit: mass.gov/guides/your-rights-and-responsibilities-as-a-claimant.

To find a local MassHire Career Center, visit: mass.gov/careercenters.

Programs and resources available anytime

We encourage you to use our resources at any time throughout your job search. You can:

- ✓ Meet with career counselors and peers to get tips on how to navigate the job search process.

- ✓ Attend workshops on job search techniques including interviewing, networking, and writing resumes and cover letters.
- ✓ Get career planning help and information about in-demand jobs, occupations, and skills.
- ✓ Access local, statewide, and national job listings.
- ✓ Access resources including computers, copiers and printers, fax machines, newspapers, professional journals, business directories, and publications on job searching and careers.
- ✓ Find opportunities to meet potential employers and network with other job seekers.

How to stay eligible for benefits

There is more you need to know about how to stay eligible.

When you certify for benefits every week that you remain in full or partial unemployment, you will attest to your continued eligibility for unemployment benefits. Keep reading to learn more about how you can stay eligible for benefits.

1. You must keep track of the communications sent to you by DUA and make sure DUA can contact you.

- ✓ If you signed up for electronic correspondence when you filed your application, you will be notified by email whenever there is a piece of correspondence for you to review in UI Online. **Don't ignore the emails, even if you have stopped collecting benefits!** You may have to respond to questionnaires within deadlines or provide documentation to establish or maintain eligibility.
- ✓ If you signed up to receive correspondence by U.S. Mail, you will not receive email notifications, but you can still log on to UI Online anytime to see copies of correspondence that is stored in your UI Online Inbox. If you have trouble getting U.S. Mail, or email notifications, you can change your correspondence preference at any time by logging on to UI Online.
- ✓ If your contact information changes, you can update it by logging into your UI Online account. If you do not have online access, you must make an appointment at the Re-Employment Center, visit mass.gov/recappointment.

To learn about the Re-Employment Center, visit mass.gov/info-details/welcome-to-the-boston-re-employment-center-rec You should bring a government-issued identification (ID), such as a *Driver's License*, *State ID*, or *U.S. Passport* with you to your appointment.

2. You must be available for work while receiving unemployment benefits.

- ✓ You must be ready and willing to work. You must be able to accept work if it is offered to you. You do not have to accept any job, but you must not limit yourself to such a small portion of the job market that is unreasonable for you to expect to get work. If you are not ready and willing to work, you are not eligible for unemployment benefits.
- ✓ You must notify DUA if you enroll in school. Attending school may affect your eligibility to receive UI benefits because it may make you unavailable to work. You must notify DUA if you are attending school, registering for school, or no longer attending full-time training that was approved by DUA.
- ✓ Do not try to collect benefits while outside the country. You are not eligible for benefits for any period of time you are outside of the United States, its territories, or Canada; you should not request benefits for that time. This is true even if you are continuing your work search from outside of the specified places.

3. You must be capable of performing work while receiving unemployment benefits.

- ✓ You must be physically able to perform work. For example, if you are sick or have a medical condition that prevents you from working, even temporarily, you may not be eligible for UI benefits for that week.
- ✓ If you are not able to work and indicate that while requesting benefits, a determination will be made on your eligibility.

4. You must look for work during each week claimed.

- ✓ You are required to conduct at least 3 work search activities. These can include things like looking for a job online, looking for a job in person, or applying for a job. You can find a list of examples at mass.gov/service-details/work-search-examples.
- ✓ Keep a written log of your searches because you may be required to submit this information at a later date. You can use the *Work Search Activity Log* template for this, which can be found at: mass.gov/doc/work-search-activity-log-0/.

5. If you work while receiving benefits, you must report your earnings.

- ✓ **If you earn over a certain amount, you won't be eligible for benefits for that week.**
- ✓ **If you work full-time during any given week, you won't be eligible for benefits for that week.**
- ✓ **When requesting benefits, you must report all wages.**

- Report gross wages (total wages before deductions are taken out) for work performed and any income paid to you for that week.
- If engaged in self-employment, report net earnings; earnings after deductions are taken out.

For more information about working, while receiving unemployment benefits, visit: mass.gov/service-details/working-while-receiving-unemployment-benefits.

Note: DUA uses a variety of methods to detect unreported wages and income. The law provides penalties for failure to truthfully report income and employment.

What to do if you are disqualified or if your former employer disputes your eligibility



Determinations

After you file a claim for unemployment benefits, and you have been determined monetarily eligible (you earned enough money to qualify), DUA collects information from you and your former employer and determines whether you are eligible for benefits based on your separation from employment (“initial determination.”)

- ✓ If DUA determines that you are not eligible to receive UI benefits, you will receive a written *Notice of Disqualification* along with information about how to file an appeal. If you file a timely appeal, a hearing will be scheduled.
- ✓ You must file your appeal within 10 calendar days of the mailing date on the notice. There are two ways to file an appeal. You can either log in to your UI Online account and file an appeal, or you can complete a written request for appeal and mail it to DUA with a postmark no later than the 10th day after the mailing date on the *Notice of Disqualification*.
- ✓ If DUA determines that you are eligible for benefits, your former employer may have the right to appeal the decision to approve your claim. If your former employer files a timely appeal, DUA will schedule a hearing and notify you and your employer to attend. DUA will notify you by email or U.S. Mail, whichever you selected, with the date, time, and location of the hearing.
- ✓ If your employer appeals the approval of your benefits, it is important that you attend the hearing. **You may lose your right to benefits if you do not.**

Hearings

- ✓ A hearing is your opportunity to tell DUA exactly what happened and to present your evidence. If you or your former employer appeal an initial determination, you will receive written confirmation of the appeal from the Hearings Department. Once a hearing is scheduled, you will be sent a notice of the date and time. Remember, the notice will be delivered to you by the method you chose (email or U.S. postal mail).

- ✓ Hearings are conducted by Review Examiners who hold hearings in-person, virtually, or by telephone. After the hearing, the Review Examiner will issue a written decision based on documents and information presented at the hearing.
- ✓ It is important that you attend any hearing scheduled as a new decision on your eligibility will be made at that hearing. If you do not attend the hearing, a decision will be made based only on the evidence presented by your former employer. If it is decided at the hearing that you are not entitled to unemployment benefits, **your benefit payments will stop immediately**, and you may be responsible for returning benefits previously paid to you.
- ✓ If you are still unemployed while waiting for a hearing or a decision, you should continue to request benefit payments each week by certifying online or over the phone, **even if you have been disqualified**. If your denial of benefits is reversed after a hearing, you will only receive benefit payments for the weeks that you requested.

Board of Review

- ✓ If you or your former employer disagree with a hearing decision, that party may request further review by the Board of Review. You or your former employer have 30 calendar days after the mailing date of the hearing decision to appeal to the Board of Review. You may appeal to the Board of Review using the written appeal request form attached to the hearing decision, or by logging in to your UI Online account.
- ✓ Any appeal to the Board of Review must be filed within the 30-day deadline. If you are mailing an appeal to the Board of Review, the appeal must be postmarked on or before the 30th day.
- ✓ If the Board of Review accepts the case for review, a decision will be made using the case material received from the Hearings Department, including the recording of the hearing. When the Board of Review issues a decision, instructions are provided on how to appeal the decision to the District Court.
- ✓ If the Board of Review declines to accept the case for review, that decision can be appealed to a District Court or the Boston Municipal Court. **To learn more about the Board of Review, visit mass.gov/dua/bor.**

Your right to representation

If you wish to be represented at any level of appeal, it is important that you arrange representation as soon as possible. An authorized agent of your choice, such as an attorney, or advocate, may represent you. Contact your local bar association or a legal advocacy organization for assistance. DUA cannot recommend a representative. Fees for services rendered by an attorney or agent in connection with an appeal to the Hearings Department or to the Board of Review must be approved by DUA before they

become payable by the claimant. For more information, visit: [mass.gov/how-to/attorneys-must-request-fee-approval-from-the-department-of-unemployment-assistance-dua](https://www.mass.gov/how-to/attorneys-must-request-fee-approval-from-the-department-of-unemployment-assistance-dua).

Overpayments and waivers

An overpayment occurs if you are paid unemployment benefits payments and DUA later determines that you were not eligible to receive them. Even if the overpayment is not your fault, you will be required to repay the benefits that you received, unless you apply for and receive a waiver of the overpayment.

If you are overpaid benefits, you will receive a *Notice of Determination*. The notice will explain the following:

- ✓ Reasoning and findings for the overpayment
- ✓ The number of weeks you were overpaid
- ✓ Amount of the overpayment
- ✓ Any possible penalties
- ✓ How to request a waiver



Interest and penalties

If you are determined to be “at fault” for an overpayment, you will receive a *Notice of Fault Finding*. You will have to pay interest at the rate of 12% per year in addition to the overpayment. Overpayments that were determined to be at fault may be assessed a one-time 15% penalty.

In addition, if you were working while collecting UI benefits without reporting your earnings, you may be required to serve penalty weeks for each week you were working and shouldn't have been entitled to *any* benefits.

Repayment

If you fail to repay your overpayment, DUA may intercept your Massachusetts state and federal income tax refund. Your weekly UI benefits paid by Massachusetts, or any other state, may be reduced or offset to repay your overpayment. You can get on a repayment plan by logging into your UI Online account or by calling the Benefits Collection Department at **(617) 626-6300**.

Requesting a waiver

If you cannot repay the overpayment, or you relied on the benefits to your detriment, you may complete a *Request for Waiver of Overpayment*. If your waiver request is approved, you will not need to repay the overpayment. To request an overpayment waiver, log in to your UI Online account and fill out the application for a waiver, or call the Benefits Collection Department at **(617) 626-6300**. Any overpayments for which you were determined to be “at fault” cannot be waived. Only non-fault overpayments are potentially eligible for waivers. **For more information about overpayment waivers, visit [mass.gov/info-details/learn-about-overpayment-waivers](https://www.mass.gov/info-details/learn-about-overpayment-waivers).**

What to do if you need job training to find work.

Training Opportunities Program

If you need new skills to get re-employed, you may be eligible for the Training Opportunities Program (TOP) while attending full-time, approved training. You will continue to receive your UI benefits and you will be excused from the requirement that you actively search for work while you're attending an approved training program. Additionally, TOP will allow you to receive up to 26 weeks of additional benefits (Retraining Extended Duration Benefits) while attending school full time if certain criteria are met. Please note that DUA does **not** fund your training costs.

Important: You must apply for TOP during the first 20 weeks you are paid unemployment benefits. If you stop requesting benefits, the 20-week-period stops, and resumes when you start requesting again.

If you are applying for an extension of your benefits and requesting to waive the work search requirement through TOP, you must:

- ✓ **Find approved training that will prepare you for the job market.**
Seek assistance at any MassHire Career Center or search the MassHire JobQuest website for training programs at mass.gov/jobquest.
- ✓ **Complete and submit the Training Opportunities Program Application.**
You must apply during the first 20 weeks you receive unemployment benefits. A section of the application must be completed by your school before being submitted to DUA.

For more information about the TOP, or how to apply, visit mass.gov/dua/training, call the TeleClaim Center, or visit a MassHire Career Center.



Contact information

Online (recommended)

The **UI Online web portal** is the fastest way to apply, check your claim status, submit your weekly benefit request, and provide information to DUA. Make sure to save your password somewhere you will remember.

Visit mass.gov/dua/fileclaim or uionline.detma.org/claimant/core/login.aspx.



UI Online is designed to be accessed from a desktop computer or a laptop. If you log in to UI Online from a smartphone, tablet, or other mobile device, you may not be able to access certain features or view time-sensitive correspondence.

Tip: If you don't have access to a computer, you can visit your local library, MassHire Career Center, or the Boston Re-Employment Center.



Department of Unemployment Assistance (DUA) Contacts

To apply for unemployment benefits or get help with your application:

UI Contact Center

Call **(877) 626-6800** if you are calling from area codes 351, 413, 508, 774, and 978.
Call **(617) 626-6800** from any other area code
Monday – Friday, 8:30 a.m. – 4:30 p.m.

Deaf/Hearing-Impaired Voice Relay call 711.

To request weekly benefits:

TeleCert Line: Daily, 6 a.m. – 10 p.m.,
call **(617) 626-6338**

To check your claim or benefit payment status:

Payment Status Line: Call **(617) 626-6563**

To select or reset your DUA 4-digit Personal Identification Number (PIN):

DUA Pin Selection Line

Call **(617) 626-6943**

Boston Re-Employment Center (REC)

You can go to the Re-Employment Center to get in-person help on your application.

The center is located at
2 Avenue de Lafayette,
Boston, MA 02111.
Open Monday-Friday,
8:30 a.m. – 4:30 p.m.

For in-person help, an appointment must be made online at mass.gov/recappointment or by calling **(617) 626-6800**

MassHire Career Centers

are located throughout the state of Massachusetts and can offer support and training, as you search for a new job.

To find a MassHire Career Center:

Online: mass.gov/careercenters
or call **(617) 626-5300**,
Monday – Friday, 8:30 a.m. – 4:30 p.m.

To schedule a Career Center Seminar:

Schedule online at mass.gov/jobquest,
or call **(800) 653-5586** to schedule your seminar. If you need **language assistance** to schedule the seminar, call **(888) 822-3422**.

This guide contains important information about your rights and responsibilities. Have it translated immediately. You can also access copies of this document in the following languages at [mass.gov/dua-multilingual-services](https://www.mass.gov/dua-multilingual-services).

Esta guía contiene información importante sobre sus derechos y responsabilidades. Hágala traducir inmediatamente. Se puede también conseguir copias de este documento en español visitando [mass.gov/dua-multilingual-services](https://www.mass.gov/dua-multilingual-services).

这指导 包含重要信息关于您的权利和责任。请立即翻译它。您也可以到 [mass.gov/dua-multilingual-services](https://www.mass.gov/dua-multilingual-services) 存取中文副本

В настоящем руководстве содержатся важные сведения о ваших правах и обязанностях. Пожалуйста, незамедлительно обеспечьте его перевод. Кроме того, копии этого документа на русском языке имеются по адресу [mass.gov/dua-multilingual-services](https://www.mass.gov/dua-multilingual-services).

Este guia contém informações importantes sobre seus direitos e responsabilidades. Traduza-o imediatamente. Você também pode acessar cópias deste documento em português em [mass.gov/dua-multilingual-services](https://www.mass.gov/dua-multilingual-services).

Hướng dẫn này có chứa thông tin quan trọng về quyền và trách nhiệm của bạn. Xin vui lòng dịch nó ngay lập tức. Bạn cũng có thể thu được các bản sao của tài liệu này bằng tiếng Việt tại www.mass.gov/dua/mls

ປຶ້ມຄູ່ມືນີ້ ມີຂໍ້ມູນທີ່ສຳຄັນກ່ຽວກັບສິດທິ ແລະຄວາມຮັບ ຜິດຊອບຂອງທ່ານ. ເວົ້າມັນໄປເຢັດເປັນພາສາຂອງເຈົ້າທັນທີ. ບອກມັນ ທ່ານຍັງສາມາດມີສິດຂໍ້າ ໄປເວົ້າສຳເລັດເວກະສານນີ້ເປັນພາສາລາວທີ່ຢູ່ເວັບໄຊ [mass.gov/dua-multilingual-services](https://www.mass.gov/dua-multilingual-services).

Liv sa gen enfòmasyon enpòtan konsenan dwa w ak responsabilite w. Fè yo tradui li touswit. Epitou ou gen aksè a kopi dokiman sa yo an Kreyòl Aysisyen nan www.mass.gov/dua/mls

មុនក្នុងទេសក៍នេះ មានផ្ទៃព័ត៌មានយ៉ាងសំខាន់អំពីឯកសារសិទ្ធិនិងទទួលខុសត្រូវរបស់លោកអ្នក។ សូមបកប្រែយ៉ាងឆាប់រហ័ស។ លោកអ្នកក៏អាចទទួលបានបង្កាន់ដៃនៃឯកសារនេះ នៅក្នុងភាសាខ្មែរ នៅលើ [mass.gov/dua-multilingual-services](https://www.mass.gov/dua-multilingual-services).

Questa guida contiene importanti informazioni sui vostri diritti e responsabilità. Fallo tradurre immediatamente. Potete accedere alle copie di questi documenti in italiano sul sito [mass.gov/dua-multilingual-services](https://www.mass.gov/dua-multilingual-services).

이 안내서에는 귀하의 권리와 책임에 관한 중요 정보가 포함되어 있습니다. 즉시 번역해 주세요. 귀하는 또한 아래 사이트에서 이 문서의 한글 본에 접근 할 수 있습니다 [mass.gov/dua-multilingual-services](https://www.mass.gov/dua-multilingual-services).

يحتوي هذا الدليل على معلومات هامة تتعلق بحقوقك ومسؤولياتك. نرجو منك ترجمته فوراً. كما يمكنك الحصول على نسخة باللغة العربية من هذه الوثيقة على الموقع الإلكتروني [mass.gov/dua-multilingual-services](https://www.mass.gov/dua-multilingual-services).

Ce guide contient des informations importantes sur vos droits et responsabilités. Faites-le traduire au plus tôt. Vous pouvez également accéder à des copies de ce document en français en visitant [mass.gov/dua-multilingual-services](https://www.mass.gov/dua-multilingual-services).

Multilingual services are available upon request.

Auxiliary aids/services are available upon request to individuals who require them.

For hearing-impaired relay services, call 711.



Notes:

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