

# ***Common Mistakes Made By Unemployment Insurance Claimants***

## **New Hampshire Employment Security Video Script**

Hi, I'm Mary with New Hampshire Employment Security.

Unemployment Insurance, often abbreviated UI, provides temporary assistance to qualified individuals who have lost their job.

To collect UI, you must meet, and then continue to meet, eligibility requirements, on an ongoing weekly basis.

The UI program is not a right to all who have lost their jobs. Those who do qualify must take steps to maintain their eligibility in this benefit.

This video segment will help you recognize the common mistakes and misconceptions around Unemployment Insurance and help you avoid misunderstandings.

### **# 1: Not reporting income from part-time or temporary work while looking for a full-time position**

You must report your gross wages—that's the total amount earned before deductions—in the week you work and earn them, not in the week you're actually paid. You must report all earnings, whether from a part-time job, self-employment, odd job like mowing lawns or babysitting, commissions or tips.

### **# 2: Waiting until you receive your first paycheck before notifying NHES that you have returned to work**

If you plan to continue claiming UI benefits, be sure to notify NHES as soon as you begin working. Don't wait until you receive your first paycheck to stop filing for unemployment benefits and report that you've returned to work. NHES uses state and national resources to track new hires, so it is in your best interest to

report your return to work immediately to avoid the consequences of an overpayment or allegations of fraud.

**# 3: Believing that Unemployment Insurance benefits come from money you paid into an account while working**

Many people wrongly believe that UI money is “theirs,” because they paid into an unemployment fund while they were working. This is just not true. Taxes paid by employers—not employees—finance UI benefits and employers are charged accordingly when claimants are determined to be eligible to collect benefits. That’s why it’s so important to ensure that each individual accurately receives the amount of benefits he or she is entitled to.

**# 4: Not actively searching for work**

For most claimants, looking for work each week is a condition of receiving UI benefits. You must adequately show the effort you’ve made to find a job, each week when you file a claim. List all contacts you have made during the week. Benefits may be denied until you show that you are actively looking for work. If you need assistance creating an effective work search plan, please visit our website: [www.nhes.nh.gov](http://www.nhes.nh.gov), or your local NH Works Office for assistance.

**# 5: Not being available to accept a new job**

In order to collect benefits, you must continually certify that you are able, available and willing to accept suitable work. Possible conflicts like attending school during work hours, travel or childcare issues could limit your work availability and be an eligibility issue. Report any possible conflicts on your claim forms.

If you believe you’ve made one of these or any other mistake or have questions about your eligibility in general, please visit your local NH Works office or call 1-800-266-2252. A list of local offices and additional information can be found on our website: [www.nhes.nh.gov](http://www.nhes.nh.gov)