Unemployment Insurance and You

By Kozue Larson

Many PSU students are juggling life as a worker, being parent, and student. What happens when you are suddenly let go or laid off by your employer? Are you eligible for unemployment insurance? It is also possible that you have already been receiving unemployment insurance, but suddenly you receive a letter that tells you that your unemployment benefits are being investigated.

Before you panic and have an anxiety attack or ignore the situation and stop receiving unemployment insurance, you need to know some basic information about unemployment insurance. It’s not as scary as you think.

1. Eligibility

You may not be able to receive unemployment insurance if you are discharged from work for your own misconduct or you left work voluntarily for your personal reasons. Misconduct can mean an act or series of acts that go against your employer’s interest; for example by not following a rule. You cannot quit your current job without having a good reason and expect to receive unemployment insurance. Even if you think you have a good reason that may not be enough. A good reason can be a health or safety risk, religious reason, being a victim of crime, or work conditions that are so intolerable that you had no choice but to quit.

Big No No!

Do not quit a job just to be a student! Being a student does not automatically disqualify you from receiving unemployment insurance, but keep in your mind that the benefit is intended for people who are available and willing to work. So when the state investigates your situation, and you cannot show that you are available for work even while attending school, you may be disqualified from receiving the benefit.

2. Able, Available, and Actively Seeking

You have to be physically and mentally capable of working the job you are applying for. You have to be available to work full-time, part-time, or temporarily for the job you are looking for. As a student, this is the most important part for you. You must be willing to accept a full-time, part-time, or temporary job, and if the full-time job interferes with your school attendance, you have to be willing to drop classes or change your school schedule and start working. You need to make sure that your school attendance does not interfere with the type of job you are looking for.
To show that you are available for work even if as a student, it is best to take online courses, make special arrangements with your instructors, or choose a course that does not interfere with a job you are looking for. For example, if you are looking for a job that requires you to work during normal business hours, it is best you take a class which is offered after the normal business hours.

Being available for work is only the beginning. You know that the job you are looking for is in your labor market, you are physically and mentally capable of performing the work that the job requires, and you only take night classes because the job you are applying for requires you to work during normal business hours. You think you did everything you can to make sure that you will be able to receive unemployment insurance.

Wait. You cannot stop there. You have to be actively looking for a job. After all, your main goal here is not being a student and graduating. If you want to receive unemployment insurance, your main goal has to be to secure employment. Keep on looking. “Active” can mean contacting multiple employers every week, sending out multiple resumes, filling out multiple applications, or answering job advertisements.

3. Keep track of Job Search

Actively looking for a job is not good enough. Keep a work-search log. This may sound lame to you, but if you are investigated or if your right to unemployment is being investigated, you need to provide the evidence that shows you are in fact actively looking for a job. It’s not complicated. Use the form provided by the State or just create a table that shows a date, name of employer, phone number, or e-mail address, the method of contact, person contacted, types of job you are looking, and results. Keep record of your job search even if you are receiving benefits. Keeping a work-search log will save you time and money in the long run. Which one would you choose? Taking the time to record your search or stop receiving your benefits. That’s a no brainer.

4. Need Help?

If you need help in receiving unemployment insurance, that is you were let go by your employer and you did not leave work voluntarily or you had to leave work for a good reason, contact us at (503)725-4556. We may be able to assist or advocate for you, or represent you at your unemployment hearing.

When you do come for the first appointment, make sure you have all the relevant documents or information with you.