



**GEORGIA DEPARTMENT
OF LABOR**

UNEMPLOYMENT INSURANCE CLAIMANT HANDBOOK

dol.georgia.gov

CONTENTS

About This Handbook 4

Purpose of the Claimant Handbook	4
Contact Information	4
Language Assistance	4

Looking for something specific?

- **Click any section** to jump straight to that part of the document
- Press **Ctrl + F** (Windows) or **Command + F** (Mac) at the same time to **search for keywords** throughout this document

Part 1: Essential Information for Every Claimant

Overview of Unemployment Insurance (UI)

Benefit Payments 6

About the UI Program	6
We Are Here to Help You	6

Qualifying for UI Benefit Payments 8

Requirements to Qualify for UI Benefits	8
Options for Receiving Payment	9

Applying for UI Benefit Payments 10

UI Process Overview	10
---------------------	----

Understanding Your UI Benefit Payment Amount 13

Wage Requirements	13
Weekly Benefit Amount (WBA) Calculation	14
Waiting Week	14
Deductions	14

Weekly Requirements to Receive UI

Benefit Payments 16

Searching for Work	16
Requesting Your Weekly Benefit Payments	17
Reporting Earnings	19

Getting Back to Work 21

Mandatory Job Search Registration	21
Reemployment Services	21
When You Find a New Job	22

Part 2: Additional Information

Understanding UI Fraud 24

Examples of UI Fraud	24
Penalties for UI Fraud	24
What We Do To Stop UI Fraud	24

Need the basics? Part 1 covers the key info you should know

Appeal Rights 26

How to Submit an Appeal 26

Process After You Submit an Appeal 27

Appendix 28

Appendix A – Legal Disclosures 28

Appendix B – Glossary 29

Appendix C – Base Period 30

Appendix D – Maximum Unemployment Benefits 31

Appendix E – Overpayments 32

Appendix F – Methods for Requesting Weekly Payments 34

Appendix G – Special Programs 36

Appendix H – Interstate Claimants 37

Click on any underlined term in the document to jump to the Glossary for its definition

ABOUT THIS HANDBOOK

PURPOSE OF THE CLAIMANT HANDBOOK

This handbook explains how to apply for and maintain your Unemployment Insurance (UI) Benefits. It has important rules, deadlines, and steps to help you **avoid delays in payments or losing your benefits**. You will see underlined words throughout the handbook—these are UI terms that many claimants find confusing. Click on them to jump to the glossary at the end for a clear definition. Be sure to **read and understand** your rights and responsibilities. If you have questions, please contact the Georgia Department of Labor (GDOL) for help.

GDOL CONTACT INFORMATION



Go to Our Website

Visit dol.georgia.gov for more information, including answers to Frequently Asked Questions (FAQs)



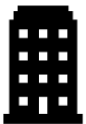
Call Us

877.709.8185 for UI Customer Service
Monday — Friday, 8:00 a.m. — 4:00 p.m. EST



Chat with Our Virtual Agent

Message George A.I., our virtual agent located at the bottom of our [homepage](#) in a chat box.



Visit Us in Person

You may visit one of our offices (Career Centers) at the locations listed on the [Find a Career Center webpage](#)¹ on our website

LANGUAGE ASSISTANCE

Free services are available to help you if you do not speak English. For assistance in a language other than English, please call UI customer service or visit your local career center. *Hay servicios gratuitos disponibles para ayudarlo si no habla inglés. Para obtener asistencia en un idioma que no sea inglés, llame al servicio de atención al cliente de seguros de desempleo o ir a nuestro centro de desarrollo profesional local.*

Accommodations for Individuals with Disabilities

If you are deaf, hard of hearing, or have a voice impairment, please call 866.694.5824 to contact the Georgia Relay Center.

Equal Opportunity Employer/Program

Auxiliary aids and services are available upon request to individuals with disabilities.

¹ Type "Find a Career Center" in the top right search field at dol.georgia.gov.



PART 1:
**Essential Information
for Every Claimant**

OVERVIEW OF UNEMPLOYMENT INSURANCE (UI) BENEFIT PAYMENTS

ABOUT THE UI PROGRAM

What is Unemployment Insurance (UI)?

Unemployment Insurance (UI) is a program designed to provide **temporary income** to workers who **lost their job through no fault of their own** — for example, due to a layoff, plant closure, or lack of available work. UI benefits are not available to all workers. For example, workers who were fired from their job for [misconduct](#) cannot receive UI benefits.

UI is **not a long-term benefit** — it is a short-term bridge to help you **while you look for your next job**. You are expected to actively search for work as part of the program's goal to help you return to the workforce.

Who pays for UI?

Georgia's UI program is **employer-funded**. This means:

- **You do not pay into UI** — no money is deducted from your paycheck to pay for UI benefits.
- Georgia employers pay taxes that support the UI program.

Living in another state?

You may still qualify for Georgia UI benefits even if you have moved to another state — this is called an **interstate claim**. To qualify, you must:

- Have worked in Georgia
- Follow Georgia's UI rules
- Register for job services in your current state

For more details, refer to the [Interstate Claims webpage](#)² or [Appendix H](#).

WE ARE HERE TO HELP YOU

The GDOL is here to help you while you are unemployed. To make sure you are **paid UI benefits in a timely manner**, please help us by:

- Providing accurate information
- Responding to requests for information right away
- Completing all requirements to maintain UI eligibility, as outlined in this handbook
- Keeping your contact information up to date



UPDATE YOUR CONTACT INFORMATION

If you **move or change your phone number**, let us know as soon as possible. Failure to notify GDOL of your current contact information may delay benefit payments. The easiest way to update your contact information is through the [MyUI Claimant Portal](#) (MyUI).

² Type "Interstate Claims" in the top right search field at dol.georgia.gov.

For Fastest Service, Go Online

You can submit your UI benefits application, check the status of your claim, and more through our safe and secure self-service portal, MyUI. Visit the [MyUI Claimant Portal](#) 24 hours a day, 7 days a week. Watch [this video](#)³ for an overview of the MyUI portal.

Applying for unemployment benefits can be a tough process. To help, we put together a list of common questions and answers. Visit our [Individuals Frequently Asked Questions \(FAQs\) — Unemployment Insurance webpage](#)⁴ to find helpful information.



³ Type “New MyUI Claimant Portal Overview” in the top right search field at dol.georgia.gov.

⁴ Type “FAQ” in the top right search field at dol.georgia.gov and select Individuals FAQs — UI.

QUALIFYING FOR UI BENEFIT PAYMENTS

REQUIREMENTS TO QUALIFY FOR UI BENEFITS

GDOL will review your claim to determine if you qualify for benefit payments. We look at 4 criteria:



1. How much did you work in the last 18 months before filing a claim?

You must have earned sufficient insured wages⁵ in the 18 months before applying for UI benefits. If you did not earn enough insured wages, you will not be eligible for UI benefit payments.



2. Why are you no longer working for your most recent employer⁶?

The reason you are no longer employed or working reduced hours helps determine if you can receive UI benefit payments. Below are some examples of [separation](#) reasons that may qualify or disqualify you from receiving benefit payments.

You may receive benefits if you:

- ✓ Were laid off or your hours were reduced because your employer did not have enough work for you
- ✓ Left your last job and can show it was for good cause related to the job (such as unsafe working conditions)
- ✓ Are unemployed because you or your child were a victim of domestic violence, stalking, or sexual assault

You may NOT receive benefits if you:

- ✗ Left your job for personal reasons unrelated to work
- ✗ Were fired for [misconduct](#)
- ✗ Are not legally authorized to work in the United States
- ✗ Are self-employed [full-time](#)
- ✗ Are currently receiving workers' compensation for an on-the-job injury



3. Are you able and available to work?

To qualify for UI benefit payments, you must be:

- Actively looking for a job—you must complete at least 3 new verifiable work search activities on 3 or more days each week
- Mentally and physically able to work
- Available to accept suitable⁷ work (for example, you do not have personal responsibilities that would prevent you from working)



4. Are you legally present in the United States?

To qualify for UI benefit payments, you must be:

- A United States citizen,
- A legal permanent resident, OR
- A non-citizen legally present in the United States

⁵ Insured wages are earnings from jobs where the employer reports wages and pays UI taxes. Only these wages count towards UI eligibility and requalification.

⁶ Your most recent employer is the last employer you worked for before losing your job or the employer who filed a UI claim for you.

⁷ You must be willing to accept a job with similar working conditions as your previous one. The longer you're unemployed, the more flexible you must be with job conditions. After 10 weeks, you must accept at least 66% of your highest past wage, meeting minimum wage laws.

OPTIONS FOR RECEIVING PAYMENT

If you are eligible for UI benefits, you may receive your payment:

- Through **direct deposit (recommended)** – this option puts money into your checking or savings account. If eligible, you will receive your benefit payments in your account within 24-48 hours⁸ of requesting your weekly payment.

To set up direct deposit, you must give **your bank's routing number** and **your savings or checking account number** when you apply for UI benefits. The following illustration shows you how to find the bank routing number and account number for your checking account.

The illustration shows a check form with the following fields: "Your Name" (with "6214" written next to it), "Your Street Address", "City, State Zip", "Date" (with a blank line), "Pay to the Order of:" (with a blank line and a "\$" symbol), and "For:" (with a blank line). Below the check form, the routing number "073921938", account number "2000202145", and check number "6214" are written. Arrows point from these numbers to labels below: "Bank Routing Number" points to "073921938", "Account Number" points to "2000202145", and "Check Number (Do NOT enter)" points to "6214".

VERIFY DEPOSIT BEFORE USING FUNDS

Do not write checks or set up automatic or other withdrawals until your bank confirms the deposit is in your account. GDOL is not responsible for any overdraft fees (fees charged when your account does not have enough money to cover a payment).

- On a **debit card** – this option gives you a debit card from Comerica Bank — Georgia UI Way2Go Debit MasterCard®. You can buy things, get cash, and pay bills everywhere MasterCard® debit is accepted. If you do not have a direct deposit account on file, a debit card will be issued to you for receiving benefit payments. To learn more about the debit card option, visit the [UI Way2Go Debit Card webpage](#)⁹ on our website.

You may update your preferred payment method anytime on the [MyUI Claimant Portal](#) under "UI Benefit Payment Methods".

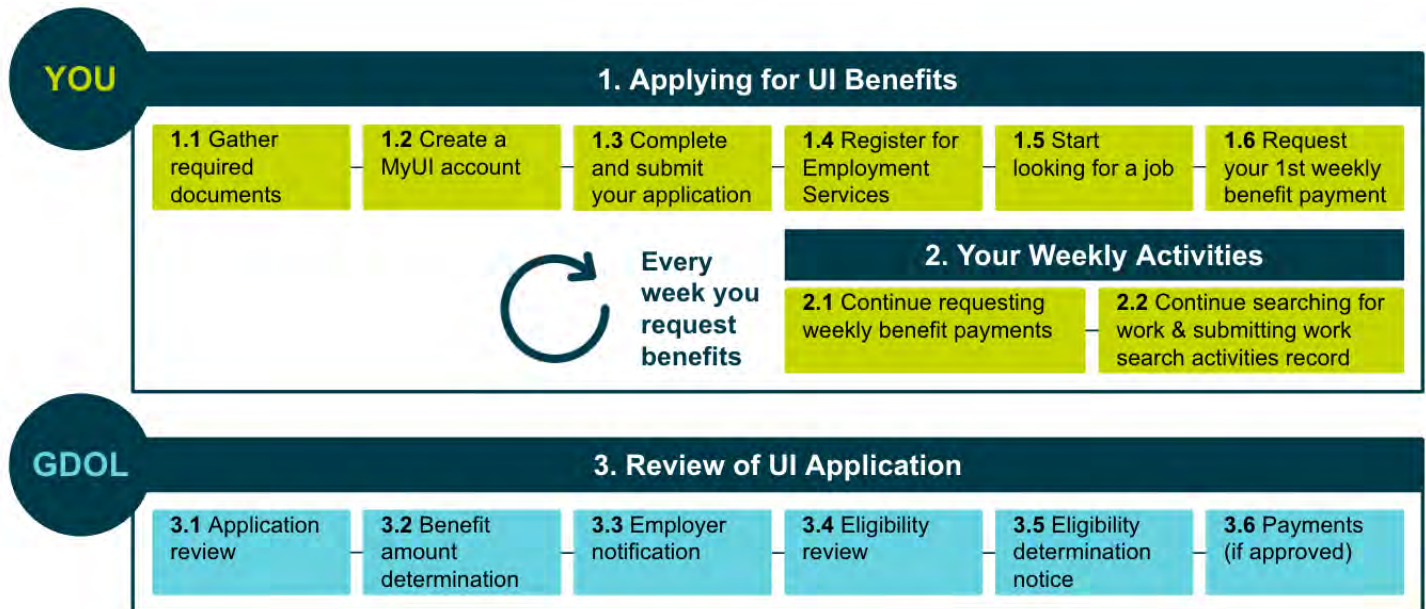
⁸ When a state holiday falls on a business day, your benefit payment will be delayed.

⁹ Type "UI Way2Go Debit Card" in the top right search field at dol.georgia.gov.

APPLYING FOR UI BENEFIT PAYMENTS

UI PROCESS OVERVIEW

The UI claims process begins when you submit your application. While GDOL reviews it, you must start completing your required weekly activities to keep your claim active. The following sections describe each phase and its steps. **Pay attention to the steps in Phases 1 & 2. You are responsible for completing those steps.** GDOL will handle the steps in Phase 3.



Phase 1: APPLYING FOR BENEFITS (YOU)

You can apply for UI benefits online through the [MyUI Claimant Portal](#) (recommended) or in person at a GDOL Career Center. Here are the steps you need to follow, no matter how you apply:

STEP 1.1: Gather the required documents

- Your social security number (SSN)
- A copy of your valid government-issued photo ID
- Your Employer Separation Notice, if your employer gave you one
- Names, addresses, and dates of employment of all employers for the last 18 months
- You may need more documents depending on your situation¹⁰

STEP 1.2: Create a MyUI account

Watch this [video](#)¹¹ for instructions on creating a [MyUI](#) account and password. To protect your identity, we must confirm who you are so no one else can collect UI benefits in your name. As part of the process, you will be asked to verify your identity. When that step appears, follow the on-screen instructions to complete the verification. We have also added Multi-factor Authentication (MFA) to the MyUI Portal to better protect your information. When you log in, a code will be sent to the email we have on file for you. You will need access to that email to complete the login.

¹⁰ Review the [Regular Unemployment Insurance \(UI\)](#) webpage on our website for more details.

¹¹ Enter the following link on your internet browser to access the video: <https://www.youtube.com/watch?v=JlwXTJvOoQE>

STEP 1.3: Complete and submit your application

- Log into [MyUI](#) with your SSN and password.
- Select “Apply for Benefits” on the MyUI dashboard.
- Fill out the application. Read everything carefully and answer all questions fully and accurately.
- Submit the application. You will get a confirmation number after submitting. Keep this for your records.

STEP 1.4: Register for Employment Services

Register for Employment Services with WorkSource Georgia at [WorkSourceGAPortal.com](#) and start looking for jobs. Registering early can help connect you with job opportunities sooner. You must complete your registration within **10 days** of receiving your first UI benefit payment. See the [Getting Back to Work](#) section for more details.

STEP 1.5: Start looking for a job (if you aren’t already)

The UI benefits program provides temporary income to support eligible individuals while they look for a new job. As part of the program, you must start looking for a job as soon as you apply for UI benefits—or even earlier.

To show that you are actively looking for work, you must complete at least 3 new verifiable work search activities on 3 or more days each week you request benefit payments. You should keep a detailed record of your job search efforts because you must submit a work search activities record each week. See the [Weekly Requirements to Receive UI Benefit Payments](#) section for more details.

STEP 1.6: Request your first weekly benefit payment, either on MyUI or by paper form.

We will not review your application unless you request at least 1 week of benefit payments. If 3 consecutive weeks go by without you making a request, your claim becomes inactive, and you will need to restart the process.

Phase 2: YOUR WEEKLY ACTIVITIES (YOU)

After submitting your initial application, you need to keep requesting weekly benefit payments and searching for work to meet the requirements for receiving UI benefits.

ACTIVITIES YOU NEED TO COMPLETE EVERY WEEK

STEP 2.1: Continue Requesting Weekly Benefit Payments

Continue requesting benefit payments **every week** and reporting any wages you earned. See the [Weekly Requirements to Receive UI Benefit Payments](#) section for more details.

STEP 2.2: Continue Searching for Work & Submitting Work Search Activities Record

You must keep looking for and applying for suitable jobs every week you receive UI benefits. To show that you are actively looking for work, you must complete **at least 3 new verifiable work search activities on 3 or more days** each week you request benefit payments. Keep a detailed record of these activities and submit the information weekly in your work search activities record. See [Weekly Requirements to Receive UI Benefit Payments](#) for more details.

Phase 3: REVIEW OF UI APPLICATION (GDOL)

After applying for UI benefits, GDOL must complete these steps before you may receive benefits.

STEP 3.1: Application Review

GDOL processes your application. You will get 2 emails: one confirming your application was submitted and another when it's processed (this does **not** mean you have been approved for benefits). Watch your email for updates. If more information is needed, we will contact you.

STEP 3.2: Benefit Amount Determination

You will get a Benefit Amount Determination letter (also known as [Monetary Determination](#)) in the mail, showing if you have enough insured wages¹² to qualify for UI benefits. This does **not** mean you are approved yet. It only shows your **potential** weekly benefit amount and the number of weeks you may receive benefit payments if approved. If some of your wages listed in the letter are missing or incorrect, you can request a reconsideration by submitting a written request to your career center within 15 days of the mailing date on the Benefit Amount Determination letter. If you disagree with the determination, you can [appeal](#).

STEP 3.3: Employer Notification

GDOL contacts your last employer for details about your job [separation](#).

STEP 3.4: Eligibility Review

GDOL reviews your claim based on your reason for unemployment and your availability for work. We will contact you **only if more information is needed**. You must request at least **1 week of benefit payments** for GDOL to review your claim and make a determination¹³.

STEP 3.5: Eligibility Determination Notice

You will receive an Eligibility Determination letter (also known as Claims Examiner's Determination) in the mail, that says if your benefits are **approved or denied**. Determinations can only be changed through an appeal. You have the right to appeal if your benefits are denied or changed. Employers can also appeal determinations about your job separation or a work offer. See the [Appeal Rights](#) section for more details.

STEP 3.6: Payments (If Approved)

If approved, benefit payments are sent **within 24–48 hours**¹⁴ of the Eligibility Determination letter being mailed. Your UI benefit payments may be delayed if you do not respond to GDOL requests, fail to request weekly benefit payments on time, or if offices are closed for state or bank holidays.

For more information on how unemployment insurance works and what you need to do after you apply, watch this [video](#)¹⁵. You can check the status of your claim at any time by logging into your [MyUI](#) account. Watch this [video](#)¹⁶ for more information on the claim status tracker.

¹² Insured wages are earnings from jobs where the employer reports wages and pays UI taxes. Only these wages count towards UI eligibility and requalification.

¹³ If you have not received an Eligibility Determination letter or call within 19 days of submitting your application, contact UI Customer Service at 877.709.8185.

¹⁴ When a state holiday falls on a business day, your benefit payment will be delayed.

¹⁵ Type "Apply for Unemployment Benefits" in the top right search field at dol.georgia.gov.

¹⁶ Enter the following link on your internet browser to access the video: youtube.com/watch?v=ZH9aQLMM1cQ

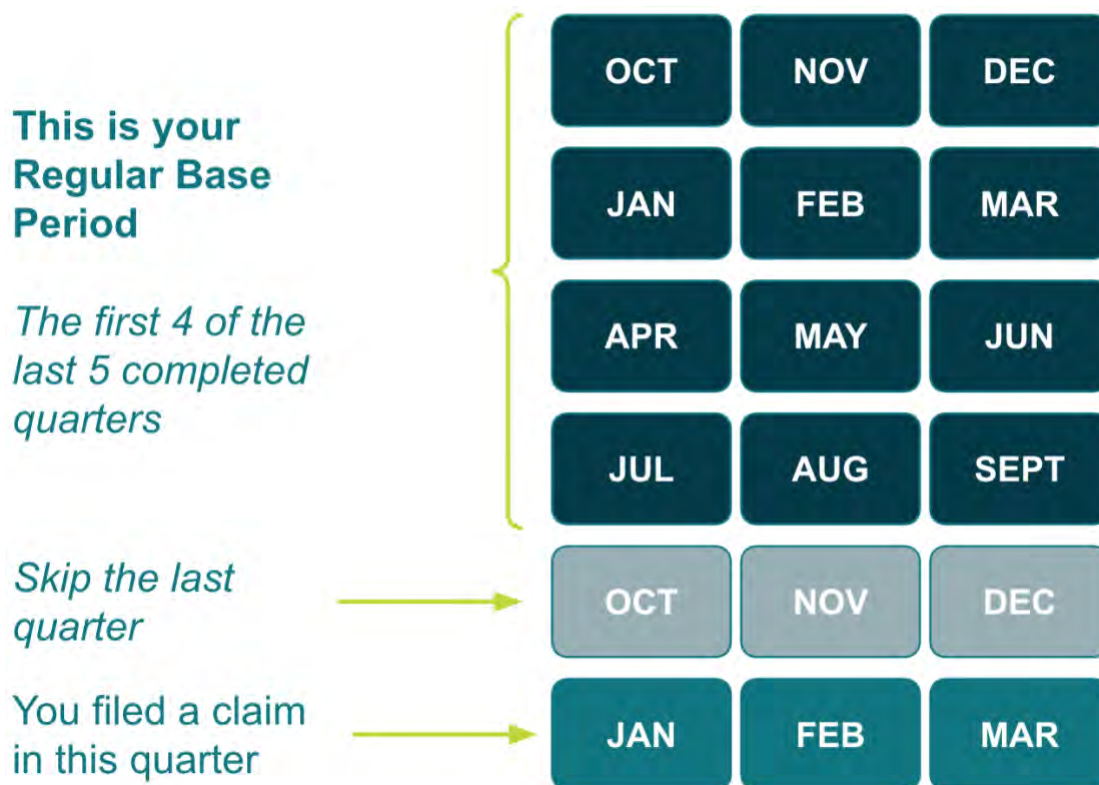
UNDERSTANDING YOUR UI BENEFIT PAYMENT AMOUNT

WAGE REQUIREMENTS

To determine your potential UI benefit payment amount, we review your past insured wages¹⁷. Specifically, we look at your earnings from the first 4 of the last 5 completed calendar quarters before the start date of your claim — this is your [base period](#)¹⁸. A calendar quarter is a three-month period in a calendar year. The four quarters in each year are:

- 1st Quarter** January 1 through March 31
- 2nd Quarter** April 1 through June 30
- 3rd Quarter** July 1 through September 30
- 4th Quarter** October 1 through December 31

The following diagram shows how the GDOL determines your regular base period. For more information, see [Appendix C](#).



¹⁷ Insured wages are earnings from jobs where the employer reports wages and pays UI taxes. Only these wages count towards UI eligibility and requalification.

¹⁸ An alternative base period may be used if you do not meet the wage requirements by using the regular based period. The alternative base period is the last 4 completed calendar quarters at the time you file your claim. Refer to [Appendix C](#) for more details on base period.

To meet the wage requirements, you must:

- Have wages in at least **2 quarters** of the base period
- Have earned at least **\$1,134** in your 2 highest quarters
- Have total base period wages at least **1.5 times** your highest quarter

WEEKLY BENEFIT AMOUNT (WBA) CALCULATION

- Regular Calculation: Total wages in your **2 highest quarters divided by 42**
- Alternate Calculation: If you do not qualify under the regular method, WBA is calculated as **highest quarter wages divided by 21** (must also meet wage and quarter requirements)

The minimum amount of benefits you can receive per week in the state of Georgia is currently \$55 and the maximum is \$365. For more information, see [Appendix D](#).

The Benefit Amount Determination letter you will receive includes information about how to [appeal](#) or request a reconsideration of wages if you disagree with the determination or the amount of benefits¹⁹.

DEDUCTIONS

You may receive less benefits under these situations:

Separation Pay

A [severance package](#), [pay in lieu of notice](#), or a continuation of pay with full benefits from an employer may affect UI benefits. Report any [separation](#) payments when you submit your UI application. We may contact you for details to determine if your separation pay is deductible.

Retirement Income

If you receive a monthly pension from an employer connected to your claim or from your most recent employer (before separating), your benefits may be reduced. Report all forms of retirement income, including disability payments and survivor benefits. These may affect your weekly benefit amount (WBA). You must let us know if you receive or apply to receive payment from your retirement plan.

Other Earnings

Report [gross earnings](#) (earnings before taxes are taken out) when requesting weekly benefit payments, including self-employment, part-time work, and certain vacation or holiday pay. If you are working part-time, you may still be eligible for [partial UI benefits](#). See the [Reporting Earnings](#) section for more information.

Child Support

If you owe child support, up to 50% of your weekly benefit payment may be deducted.

Overpayment

If you were paid more unemployment benefits than you qualified for, you must repay this money. GDOL will deduct half of your weekly benefit payments until it's repaid. For more information on [overpayment](#), see [Appendix E](#).

¹⁹ If you think any wages are wrong or missing, you can ask for a reconsideration by submitting a written request to your career center within 15 days of the mailing date on the Benefit Amount Determination letter. You should only file an appeal if your wage information is incorrect or if you disagree with this determination.

Taxes

Your UI benefits are taxable by the federal and state government²⁰. You may choose if you want to have taxes taken out of your weekly benefit payment or not in your [MyUI](#) account under “Tax Withholding Options”. If you choose **not** to take taxes out, you will be responsible for the full taxable amount at the end of the year. If you have questions about taxes on UI payments, contact the [Internal Revenue Service \(IRS\)](#) or your tax professional.

By the end of January each year, the GDOL will provide you with IRS form 1099-G²¹. This form shows the amount of benefits you were paid the year before and the amount of income tax withheld if you chose that option.

You can view and print 1099-G forms for multiple years at dol.georgia.gov. The forms are updated each January. Log in with your GDOL password. If you forgot your password, use your birth date and last claim zip code. **You do not need to submit this form with your tax return.**

²⁰ Federal taxes are 10% and state taxes are 6%. For example, on a \$274 weekly benefit, federal taxes are \$27, and state taxes are \$16.

²¹ If you opt out of receiving this information electronically, the GDOL will mail an IRS Form 1099-G to you.

WEEKLY REQUIREMENTS TO RECEIVE UI BENEFIT PAYMENTS

Every week that you request benefit payments, you **must** complete 3 tasks to remain eligible:

- 1 Search for work
- 2 Request your weekly benefit payments
- 3 Report earnings (any money you earned during the claim week)

Failure to complete **any** of these actions can **disqualify** you from future benefits.

1. SEARCHING FOR WORK

You must actively search for work **every week** you receive UI benefit payments. You must complete **at least 3 new verifiable work search activities on 3 or more days each week** and submit a **Weekly Work Search Record** to prove that you are doing this.

Only certain kinds of work search activities qualify. Here are examples of qualifying (verifiable) activities and of invalid activities that do not qualify.

Qualifying Work Search Activities:

- ✓ Apply for a job that fits your skills and qualifications
- ✓ Interview for a job
- ✓ Participate in reemployment services at your state workforce center
- ✓ Develop a work search plan or a resume or upload one to an online job board

Invalid Work Search Activities:

- ✗ Applying for a job that you are unqualified for
- ✗ Viewing job leads without applying
- ✗ Failing to apply for a job in the manner directed by an employer (e.g., failing to submit an online application when an employer tells you to apply online)

All work search activities must be documented. Keep track of your activities to simplify your weekly work search record submission.

REGISTER FOR EMPLOYMENT SERVICES

As part of your work search requirements, you **must register with WorkSource Georgia** at [WorkSourceGA.com](https://www.WorkSourceGA.com) for Employment Services, unless exempt by law.

To register, you need to:

- Create an account with your Social Security number
- Upload or create an online resume (be sure to keep it updated with your latest job information)

For help, call our partners at the Technical College System of Georgia (TCSG), who administer the program, at **404.982.7985** or email Workforce@tcsge.edu. See the [Getting Back to Work](#) section for more details.

Submitting A Weekly Work Search Record

You must submit a Weekly Work Search Record of your job search activities online through [MyUI](#) (recommended) or by fax for each week you request benefit payments. **Keep in mind that you must request your weekly benefit payment first each week before you can submit your weekly work search record.** The GDOL may audit your record at any time. If you do not meet the requirements or provide false information, your benefits may be delayed or denied. You may also be overpaid and be asked to pay back the extra amount.



MyUI Claimant Portal Submission (Recommended):

1. **Log in** to your [MyUI](#) portal and select “Submit Weekly Work Search Record” under “Employment Services Requirements”.
2. Provide complete, verifiable details, including the company name, job title, and employer address. For online applications, include the job search site (e.g., Indeed), Job ID, or listing URL. **You must enter either an employer address or URL.**



Fax Submission:

1. **Download** the [UI Weekly Work Search Record \(DOL-2798\)](#)²² ([Spanish](#) version available) or request a copy from your local career center or UI Customer Service at 877.709.8185.
2. **Fill out the form** with your work search activities for the week.
3. **Fax** your weekly records to one of the following numbers: 404.525.3605, 404.525.3606 or 877.302.1573.

For more information on work search requirements check our [Learn About Work Search Requirements](#)²³ webpage.

Job Refusals

If you are referred to a job or if an employer offers you suitable work, you must apply or accept the job. If you refuse, you must report it when requesting your weekly benefit payment. GDOL will review if you had a valid reason, such as:

- The job was open due to a strike
- It paid below minimum wage
- Wages were much lower than similar jobs in the area
- It required union membership

2. REQUESTING YOUR WEEKLY BENEFIT PAYMENTS

To continue receiving benefits, you will need to request a UI benefit payment for each week you are totally or partially unemployed. This tells GDOL that you still do not have a job and are seeking payment for that week. Simply opening an unemployment claim does not result in any payments — **you must request weekly benefits to receive payment.**

²² Type “Weekly Work Search Record” in the top right search field at [dol.georgia.gov](#).

²³ Type “Learn About Work Search Requirements” in the top right search field at [dol.georgia.gov](#).

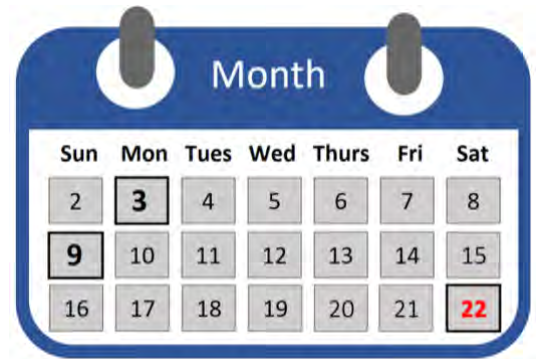
When to Request Weekly Benefits

An unemployment benefit week begins on Sunday and ends the following Saturday at midnight²⁴. **You must wait until the current benefit week has ended to request benefit payment for that week. You have up to two weeks to request your benefits.** The Sunday after you initially apply for benefits is the first day that you can request benefits for that week.

For example, if you lost your job on **Monday the 3rd** of the month, you could apply for UI benefits on the same day or on any other day that week.

Then you could request a weekly payment for your first week of benefits (ending on Saturday the 8th) between **Sunday the 9th** until **Saturday the 22nd**.

If you do not request a week of benefit payment before 11:59 pm on Saturday the 22nd, your benefit payment may be delayed or denied for that week, as you will be considered ineligible to receive benefits. You will not receive a benefit payment for any week in which you are ineligible.



AVOID DELAY IN GETTING YOUR BENEFIT PAYMENTS

Do not wait to see if you qualify for UI to begin requesting weekly benefit payments. **Continue requesting** even if you are waiting on a decision about a claim or an appeal.

How to Request Weekly Benefits



Online (Recommended)

For fastest service, log into your [MyUI](#) account anytime to request a benefit payment.



In a Career Center

If you cannot request weekly benefit payments by internet, print the [Weekly Request for Payment \(DOL-421\)](#) paper form²⁵ ([Spanish](#) version available), fill it out and submit it to your local Career Center (in person). Please **do not mail** this form. Resource computers are available at all career centers to help submit requests online.

For more information on the methods for requesting weekly payments, see [Appendix F](#).

²⁴ If you are a claimant trainee, your unemployment benefit week begins on Saturday and ends on Friday at midnight. You may request weekly UI benefit payments prior to beginning approved training by printing, completing, and submitting [UI Claimant Trainee Weekly Certification form \(DOL-460B\)](#), and while in approved training via [form DOL-460](#).

²⁵ Type "Weekly UI Certification Form" in the top right search field at [dol.georgia.gov](#). Or if you are a Claimant Trainee, use the [UI Claimant Trainee Weekly Certification form \(DOL-460\)](#) form.

Responding to the Weekly Request for Benefit Payment Questions

When you request benefit payments, you must answer these questions to prove you are eligible:

- Were you able, available, and actively seeking work?
- Did you refuse any job offers?
- Did you work or earn wages? If yes, report your [gross earnings](#) (before taxes)²⁶.
- Are you still working? If not, did your job end because there was no work for you to perform this week?

Once submitted, the system will confirm if your request was accepted, but **this does not guarantee payment**. If eligible, funds are typically sent to you within 24–48 hours²⁷. If your request is not accepted, contact your local GDOL Career Center right away.

IMPORTANT REMINDERS WHEN REQUESTING BENEFIT PAYMENTS

- Give **truthful and accurate answers** to avoid future issues. If you provide false information, you may face legal penalties or be asked to pay back benefits you have received.
- Report wages during the week **they are earned**, even if you have **not actually been paid for the work yet**. This can help prevent unnecessary delays in receiving your benefits.
- If you **make an error and cannot correct it**, reach out to your career center. The sooner you contact us, the sooner the issue can be resolved and your benefits processed.

How to Check the Status of Your Benefit Payments

The fastest way to check your payment status is to log into your MyUI account. You may also call Customer Service at 877.709.8185 for assistance.

3. REPORTING EARNINGS

You must report **all income** to GDOL when you file for unemployment benefits, including:

- **Weekly earnings** — If you are working while receiving UI benefit payments, you must report your earnings for the week you are requesting, even if you have not been paid yet. The amount you must report is your [gross earnings](#) (what you earned before taxes and other deductions), not your [net earnings](#).

Sample Pay Stub

**REPORT WEEKLY DURING THE PAY PERIOD,
NOT WHEN YOU GET THE CHECK**

PAYSリップ				REPORTING PERIOD	PAY DATE	
				10/03/20XX – 10/07/20XX	10/25/20XX	
INCOME	RATE	HOURS	CURRENT PAY	DEDUCTIONS	TOTAL	YTD TOTAL
REGULAR	\$20	30	\$600	STATUTORY DEDUCTIONS		
OVERTIME	\$30	0	\$0	FICA-MEDICARE	\$8.71	\$130.65
BONUS				FICA SOCIAL SECURITY	\$37.70	\$565.8
				FEDERAL TAX	\$40.15	\$602.25
				STATE TAX	\$26.05	\$390.75
YTD GROSS	YTD DEDUCTIONS		YTD NET PAY	GROSS PAY	DEDUCTIONS	NET PAY
\$9000	\$1689.15		\$7324.95	\$600	\$112.61	\$488.33

REPORT GROSS PAY EACH WEEK

²⁶ If you earned \$1,000 or more during a week, enter \$999.99.

²⁷ When a state holiday falls on a business day, your benefit payment will be delayed.

- **Vacation and holiday pay**²⁸ — Report these payments **IF** you are still “attached” to your employer — for example, if you have a return-to-work date within 6 weeks, have reduced work hours, or your employer filed a partial claim on your behalf.
- **Retirement income** — Report pensions or similar payments from an employer tied to your claim or the last employer from which you were separated. Report all retirement income when filing your claim or if you start receiving it later. You are not required to report Social Security retirement payments.
- **Severance & separation pay** — Report any type of payments you receive as a result of your separation such as, severance, separation pay, or [wages in lieu of notice](#). If these payments add up to more than your weekly benefit amount, you will not qualify for benefits during that period. Lump sums are divided by your average weekly earnings to determine coverage time.
- **Workers’ compensation** — Notify GDOL if you apply for or receive workers’ compensation, even if this happens after you filed your claim.

We will review your reported income and will notify you of any change to your benefits. Failure to report income may result in [overpayment](#) that must be repaid. Contact GDOL if your income changes. **Social Security, jury duty pay, and weekend military reserve pay do not need to be reported.** In summary:



When to Report Earnings

Earnings must be reported each week when requesting UI benefit payments for the relevant Sunday through Saturday period, even if you have not yet been paid.



What Earnings to Report

Any money earned for work done must be reported. Common income sources include full- or part-time employment, temporary or odd jobs, self-employment, and tips.



How to Calculate Gross Earnings

Number of Hours Worked during Week x Hourly Rate of Pay = Gross Earnings

For example, if you worked 30 hours in a week at \$20 per hour, you would report \$600 (30 hours multiplied by \$20) in gross earnings for the week.

If you earned \$1,000 or more during a week, enter \$999.99.

²⁸ If you are totally separated from your employer, you are not required to report vacation or holiday pay.

GETTING BACK TO WORK

The GDOL offers many free employment programs and services — including job leads and career resources – to help you get back to work faster.

MANDATORY JOB SEARCH REGISTRATION

To receive UI benefits you **must register for Employment Services** within **10 days** of your first UI benefit payment, unless exempt by law²⁹. You need to register **with WorkSource Georgia** at WorkSourceGAPortal.com, managed by our partners at the Technical College System of Georgia (TCSG). To register, you need to:

- Create an account with your social security number
- Upload or create an online resume (be sure to keep it updated with your latest job information)

To be considered actively registered, you need to be available for screening and referral to employers who are currently offering employment. For help, call TCSG at **404.982.7985** or email Workforce@tcsq.edu. If you have filed a UI claim with Georgia but now reside in another state (in other words, an interstate claim), you must register for employment services with the nearest State Workforce Agency (SWA) in the state where you now live. For more details refer to the [Interstate Claims webpage](#)³⁰ or [Appendix H](#).

REEMPLOYMENT SERVICES

GDOL can help you write your resume, gain skills for job interviews, learn about the labor market, and more. Some resources GDOL Career Centers offer include:

- **Computers & Online Tools** — Use the computers in the resource area to check job search websites, career exploration tools, and application portals. The job search tools include:
 - Georgia Labor Market Explorer — Research occupations, job trends, wages, and training programs.
 - O*NET OnLine (onetonline.org) — Find detailed job descriptions, required skills, and training options.
 - mySkills myFuture (myskillsmyfuture.org) — Explore career changes by matching past job skills to new opportunities.
 - My Next Move (mynextmove.org) — Search for careers based on your interests and experience.
- **Copiers & Fax Machines** — Use for job-related documents.
- **Library & Support Services** — Find job search guides, such as brochures, books, and videos, and get referrals for housing, food, childcare, and more.
- **Special Programs** — More programs, such as the Claimant trainee program, Reemployment services and eligibility assessment (RESEA), and Trade Adjustment Assistance (TAA), for those who meet certain criteria. See [Appendix G](#) for more information on the programs GDOL offers.

Visit the workforce development portal CareerOneStop to find your local American Job Center (AJC) and relevant resources and services for job seekers.

²⁹ GDOL will notify you if you qualify for an exception from this requirement.

³⁰ Type “Interstate Claims” in the top right search field at dol.georgia.gov.

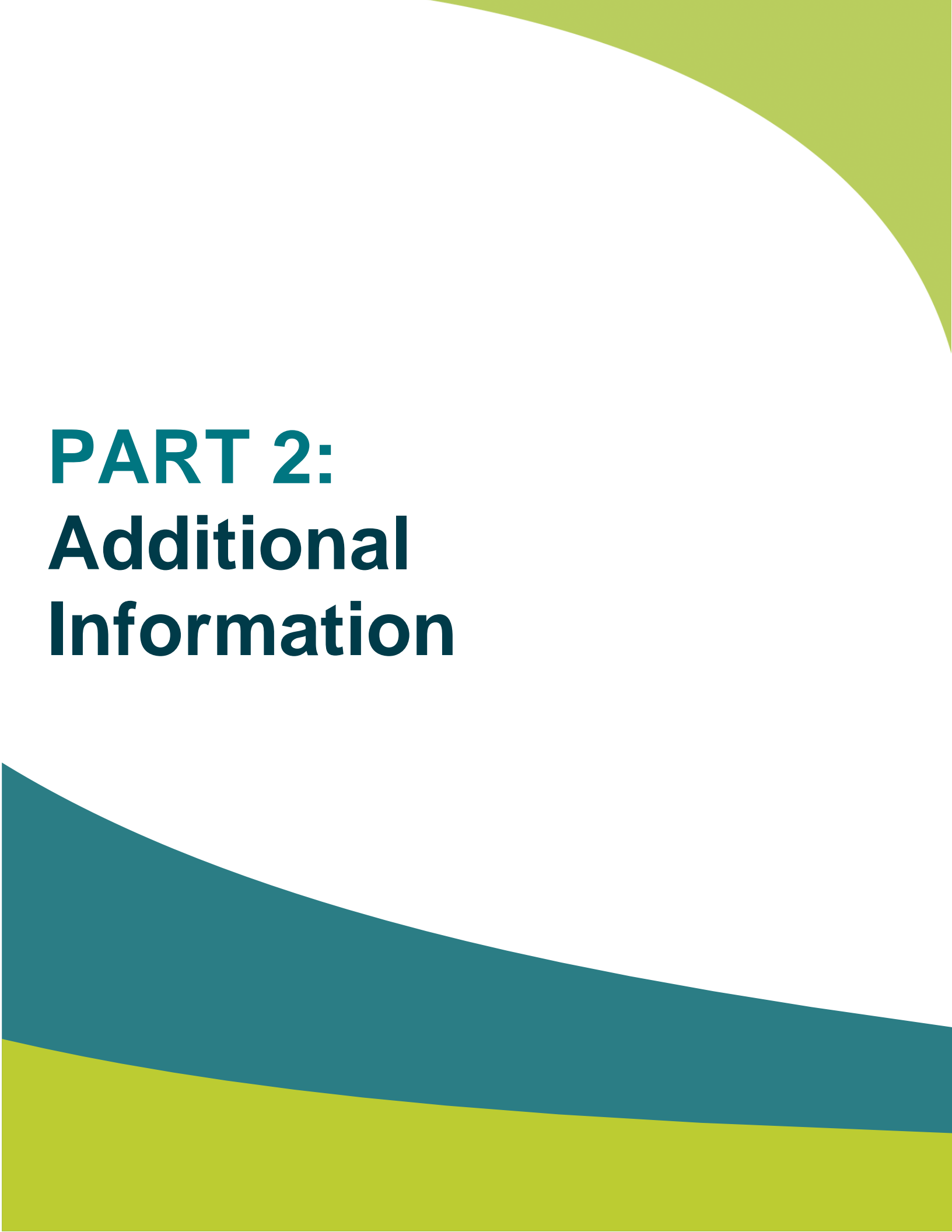
WHEN YOU FIND A NEW JOB

Full-time Work

After you start a new full-time job, you do not need to notify our office that you found work. Simply stop requesting weekly UI benefit payments when you start your new job (even if you will not be paid for a week or more). If you start the new job in the middle of the week, you must report your gross earnings on your weekly request for benefit payments.

Part-time Work

If you find part-time work, you **may still be eligible for partial UI benefit payments**. Be sure to report any earnings from part-time work. See the [Reporting Earnings](#) section for more information.



PART 2: **Additional Information**

UNDERSTANDING UI FRAUD

Unemployment Insurance (UI) fraud happens when someone knowingly gives false information or hides facts to get benefits they do not qualify for. Fraud is a serious crime. Detecting and preventing UI fraud is a priority for our agency. Claims are audited regularly to ensure benefits were paid according to state and federal law.

EXAMPLES OF UI FRAUD

Some examples of fraud include:

- **Failing to report** money earned while collecting UI benefit payments.
- **Being dishonest** about why you are no longer working for a previous employer.
- Saying you are able and available when you are ill, traveling, or otherwise **unable or unavailable** to work.
- Reporting that you looked for work when you **did not make verifiable work searches**.

How to Avoid Committing Fraud

The most important thing is to be honest. If you intentionally make false statements or hide information to gain or maintain UI benefits, you are committing fraud. If you are confused about what you are supposed to do or report, call 877.709.8185 for clarification. We are here to help!

PENALTIES FOR UI FRAUD

Penalties for UI fraud can include:

- **Repayment** of all UI benefits that you were not eligible to receive.
- A **penalty of up to 15%** of the benefits you should not have received plus **1% monthly interest** on the unpaid balance.
- **Disqualification** from receiving future UI benefits for the rest of the calendar quarter when the fraud was established and the next year (4 full calendar quarters) **even if the UI debt is repaid**.
- Facing other **civil or criminal penalties** in court, including court costs or filing fees.

For more information on [overpayments](#) and the process of repaying fraudulent payments refer to [Appendix E](#).

WHAT WE DO TO STOP UI FRAUD

UI fraud is a crime that affects everyone. We are committed to protecting the integrity of Georgia's UI program. These are just some of the ways we identify people who are committing fraud:

- Comparing earnings reported by workers and their employers
- Auditing claims
- Checking state and national databases of recently hired individuals to make sure people are not collecting UI benefits after they start working again
- Verifying job search contacts

- Reviewing [union attached](#) status

WE NEED YOUR HELP IN STOPPING UI FRAUD

If you know or suspect someone is committing UI fraud, please contact us.

- **Online** at our [Report UI Fraud & Abuse](#) webpage
- Through our **toll-free Fraud Hotline** at 877.709.8185 and say "Integrity" when prompted

All tips are reviewed, and more details help investigations. You can remain anonymous, but confidentiality laws prevent us from sharing investigation results. Read more about UI fraud on our webpage [Unemployment Fraud Information](#). (Type "UI Fraud" in the top right search field at dol.georgia.gov.)

APPEAL RIGHTS

If you or your employer disagree with a UI determination or appeals decision, you each have the right to [appeal](#). This is the only way to change it. Appeals must be submitted in writing within **15 days**³¹ from the date the determination or decision letter was mailed.

HOW TO SUBMIT AN APPEAL

The appeal request provides an opportunity for you to describe the reasons you disagree with the determination or decision. You may appeal:



Online (Recommended)

For fastest service, file an appeal through your [MyUI](#) account under “File an Appeal”



By Email

Send your appeal to appeals@gdol.ga.gov³² with the required details (see below)



By Mail

Download and complete the [Appeal Request Form \(DOL-423\)](#). Mail it to:
Georgia Department of Labor, UI Appeals Tribunal³³
148 Andrew Young International Blvd. NE, Suite 525
Atlanta, GA 30303-1734

What to Include in an Appeal

Before filing an appeal, locate the determination or decision you are appealing. Your appeal must include:

Checklist:

- Your name and social security number (last four digits if submitting by email or mail) listed on the determination or decision you are appealing
- Your address and the best phone number to reach you
- The mailing date of the determination or decision letter you are appealing
- A detailed explanation of why you are appealing
- Only if you or your witness are hearing or voice impaired or have limited English proficiency:** Let the Appeals Tribunal know that you need disability accommodations or an interpreter. If you inform the Tribunal ahead of time, they will give you an interpreter for free.
- Only if you are appealing an Administrative Hearing Officer’s decision:** The docket number

Appeals missing required details may be delayed or denied.

For more information on the appeals process, refer to our [File an Appeal](#)³⁴ webpage or check “The Appeal Process” section of the [Appeals Handbook](#).

³¹ If the 15th day falls on a weekend or state holiday, the next workday will be considered the appeal deadline.

³² Use if appealing an issue for the first time. If appealing an Administrative Hearing Officer Decision, email boardofreview@gdol.ga.gov.

³³ If appealing an Administrative Hearing Officer Decision, mail your appeal request to *Board of Review* at same address but Suite 510.

³⁴ Type “File an Appeal” in the top right search field at dol.georgia.gov.

KEEP REQUESTING WEEKLY BENEFIT PAYMENTS DURING YOUR APPEAL

Continue requesting UI benefit payments and submitting your Weekly Work Search Record while waiting for an appeal decision. If you win your appeal, you will be paid for all eligible weeks you requested benefit payments for. **If you do not request benefit payments, you may lose payments even if you win your appeal.** If a decision to pay benefits is overturned, you must repay any benefits received.

PROCESS AFTER YOU SUBMIT AN APPEAL

After you submit an appeal request, you and GDOL have to complete the following steps before GDOL reaches a decision.

STEP 1: Appeal Review

GDOL's Appeals Tribunal³⁵ reviews your request and decides if an [appeal hearing](#) is needed. If so, a hearing is scheduled, and you will receive a **Notice of Hearing** with the date, time, and issues to be discussed.

STEPS YOU NEED TO TAKE

STEP 2: Prepare for the Hearing

Gather any evidence, documents, or witnesses that support your case. Submit any required materials in advance and ensure you understand the hearing process. Refer to the "Preparing for the Hearing" section of the [Appeals Handbook](#) for more details.

STEP 3: Keep Requesting Weekly UI Benefits

Keep requesting weekly benefit payments and submitting your Work Search Record during the appeal process. If your appeal is successful, you will receive back payments for all eligible weeks.

STEP 4: The Hearing

The hearing is usually conducted **by phone**. An Administrative Hearing Officer listens to both sides, reviews evidence, and ensures a fair process.

STEP 5: Decision Issued

The Appeals Tribunal issues a written decision after the hearing, explaining the outcome. If you disagree, **you have 15 days to appeal to the Board of Review**.

STEP 6: Further Appeals (Optional)

If needed, you can appeal to the Board of Review and, later, to Superior Court, if you disagree with the Board of Review's decision. For more information on further appeals, refer to the "Board of Review" and "Superior Court" sections of the [Appeals Handbook](#).

You can check the status of your appeal at any time by logging into your [MyUI](#) account. Watch this [video](#)³⁶ for more information on the claim status tracker for appeals.

³⁵ Appeals Tribunal is a neutral body that reviews cases when a claimant or employer disagrees with a UI determination. A hearing officer listens to both sides, reviews evidence, and makes a decision based on the facts and UI laws.

³⁶ Enter the following link on your internet browser to access the video: <https://www.youtube.com/watch?v=ZH9aQLMM1cQ>

APPENDIX

APPENDIX A — LEGAL DISCLOSURES

Privacy

Because you are being asked to furnish your social security number on the unemployment benefit application, the Privacy Act of 1974 requires that you are provided the following statement:

Your social security number is solicited under the authority of the Internal Revenue Code of 1954 [26 U.S.C. 85, 6011(a), 6050B, and 6109(a)]. Disclosure of your social security number for this purpose is mandatory and must be entered on the forms you submit to claim unemployment compensation.

Your social security number will be used to:

- Report your unemployment compensation to the Internal Revenue Service as income that is potentially taxable.
- Process and store your claim for statistical purposes.
- Verify your eligibility for benefits.

If you decline to provide your social security number, your claim cannot be processed.

Disclosure of Private and Confidential Information

Confidential and private unemployment compensation information pertaining to you may be requested and utilized for other governmental purposes, including, but not limited to, verification of eligibility under other governmental programs in accordance with 20 CFR 603.11. Georgia law protects information gathered, maintained, and required by the Georgia Department of Labor in the administration of the unemployment compensation program. The circumstances under which information may be released are provided in the Official Code of Georgia Annotated (O.C.G.A.) at Sections 34-8-120 through 34-8-129.

As provided by federal law, any information you provide the Georgia Department of Labor is subject to verification by various agencies through computer matching programs.

Security Validation

In an effort to improve the integrity of the UI program, the Department now requires individuals to provide their mother's maiden name and a passphrase during the UI claim filing process. This information is used to validate the identity of individuals requesting UI claim information by either telephone or in person.

Non-Discrimination

The GDOL does not discriminate on the basis of:

- Race
- National origin
- Color
- Age
- Religion
- Disability
- Sex
- Political affiliation or belief

If you think that you have been subjected to discrimination under a [WIOA \(Workforce Innovation and Opportunity Act\)](#) Title I–financially assisted program or activity, you may file a complaint within 180 days from the date of the alleged violation.



To File a Complaint Online

Visit: www.dol.gov/oasam/programs/crc/complaint.htm



To File a Complaint by Mail

Send information about your complaint to:
The Director - Civil Rights Center
U.S. Department of Labor
200 Constitution Avenue, NW, Room N-4123
Washington, DC 20210

APPENDIX B — GLOSSARY

This section defines commonly used terms and acronyms.

Appeal – A process for requesting a formal review of a prior UI decision.

Appeal Hearing – A meeting to consider an Unemployment Insurance benefit appeal. Each party (you and the employer, in most cases) can tell an impartial hearing officer what they believe the relevant facts are related to the issue on appeal. You may have witnesses testify. You may ask questions of the other party. All testimony is given under oath.

Appeals Tribunal – Appeals Tribunal is a neutral body that reviews cases when a claimant or employer disagrees with a UI determination. A hearing officer listens to both sides, reviews evidence, and makes a decision based on the facts and UI laws.

Base Period – The window of time used to determine UI benefit eligibility. At the time an initial claim for benefits is filed, wages from the first four of the last five completed calendar quarters are reviewed to determine UI benefit eligibility. Your Weekly Benefit Amount (WBA) is also based on how much you earned during this time.

Benefit Week – A seven-day period during which you have an active claim. The benefit week begins on Sunday and ends at midnight

the following Saturday.

Benefit Year – Also referred to as a Claim Year, this is the 52 weeks from the Claim Effective Date to the Claim End Date.

Benefits – The money given to eligible individuals.

Claim – An application for UI benefits.

Claim Effective Date – The Sunday of the week in which your initial claim for benefits is filed.

Claim End Date – Also referred to as a Benefit Year End (BYE). This is the last Saturday of a Benefit Year. This falls 52 weeks after the Claim Effective Date.

Fraud – Knowingly claiming or accepting UI benefits illegally. Fraud is a crime.

Full-time Work – Working 30 or more hours per week.

Gross Earnings – The amount of money you get for work before taxes and deductions are taken out.

Net Earnings – Your take-home pay, after taxes and deductions are taken out.

Maximum Benefit Amount (MBA) – The maximum amount of benefits you may receive during a benefit year. This amount is based on the wages earned in the Base Period of a claim multiplied by the number of benefit weeks you are eligible for within the Claim Year. This amount is listed in your Benefit Amount Determination letter.

Misconduct – Careless or deliberate behavior that results in being fired or suspended from your job. Examples include dishonesty related to employment, unexcused absences, or violation of a company policy.

Monetary Determination (or Benefit Amount Determination) – A form mailed to you after you apply for UI benefits. It explains that **if** you are eligible for UI benefits, how much your payment will be each week, the Maximum Benefit Amount (MBA), and other details for that Claim Year. This form lists all employers you worked for during the Base Period and the wages each employer reported each quarter. Be sure to check it for accuracy and notify GDOL of any errors.

Overpayment – UI benefits you received but were not entitled to under state law.

Partial UI Benefits – The amount of UI benefits you may receive while working reduced hours

(less than your typical work hours).

Pay/ Wages in Lieu of Notice – Compensation an employer gives you instead of providing the required advance notice of termination or furlough.

Separation – When you or your employer end the working relationship. This can be due to a quit, discharge, leave of absence, suspension, or layoff.

Severance Package – Compensation and benefits an employer offers you upon termination often including a lump sum payment, continuation of benefits, and outplacement assistance.

UI – Unemployment Insurance, which is the benefit program for workers who become unemployed through no fault of their own.

Union Attached – An active union member who gets work through a union hiring hall. If you are on the out-of-work list, as verified by your union, you may be eligible for UI benefits by remaining available for work through your union.

Weekly Benefit Amount (WBA) – The maximum amount of money you may be eligible to receive for one week. This amount is listed in your Benefit Amount Determination letter.

APPENDIX C — Base Period

To determine your potential UI benefit amount, we review your past wages. Specifically, we look at your earnings from the first 4 of the last 5 completed calendar quarters (a 3-month period in a calendar year) before the start date of your claim. This is your base period. An alternative base period may be used if you do not meet the wage requirements (explained in [Understanding Your UI Benefit Payment Amount](#)) by using the regular based period. The alternative base period is the last 4 completed calendar quarters at the time you file your claim. The following diagram shows how the GDOL determines your alternative base period.

**This is your
Alternative Base
Period**

*The first 4
completed quarters*

You filed a claim
in this quarter



APPENDIX D — Maximum Unemployment Benefits

1. Know your Weekly Benefit Amount (WBA)

- Minimum WBA: \$55
- Maximum WBA: \$365.
- Your WBA cannot be higher than the maximum allowed by law.

2. How long you can receive UI benefits

The potential number of benefit weeks you may receive depends on:

- The date your claim is filed.
- Your wages during your base period.
- The seasonally adjusted unemployment rate.

Tip: The sooner you apply for UI benefits, the sooner you can start receiving benefit payments. Do NOT wait — filing early ensures you get the most accurate estimate of your benefits.

3. Understand your maximum benefit amount (MBA)

The MBA is the total amount of UI benefits you can receive during a benefit year. The benefit year is a 52-week period starting on the Sunday of the week you file a valid claim (regardless of the day it is actually filed).

4. How the seasonal rate affects your benefits

- For claims filed July 1 through December 31, Georgia uses the seasonally adjusted unemployment rate from the previous April.
- For claims filed from January 1 through June 30, Georgia uses the seasonally adjusted unemployment rate from the previous October.

Tip: Check the Maximum Unemployment Benefits chart to see how the seasonal rates might affect your claim. This will help you better understand the amount of UI benefits you can potentially receive.

MAXIMUM UNEMPLOYMENT BENEFITS

Seasonal Adjusted UI Rate	Maximum Number of Weeks	Maximum Benefits Payable will Equal the Lesser of
Less than or equal to 4.5%	14 weeks	14 x WBA or 1/4 of Base Period wages
Greater than 4.5% up to 5.0%	15 weeks	15 x WBA or 1/4 of Base Period wages
Greater than 5.0% up to 5.5%	16 weeks	16 x WBA or 1/4 of Base Period wages
Greater than 5.5% up to 6.0%	17 weeks	17 x WBA or 1/4 of Base Period wages
Greater than 6.0% up to 6.5%	18 weeks	18 x WBA or 1/4 of Base Period wages
Greater than 6.5% up to 7.0%	19 weeks	19 x WBA or 1/4 of Base Period wages
Greater than 7.0% up to 7.5%	20 weeks	20 x WBA or 1/4 of Base Period wages
Greater than 7.5% up to 8.0%	21 weeks	21 x WBA or 1/4 of Base Period wages
Greater than 8.0% up to 8.5%	22 weeks	22 x WBA or 1/4 of Base Period wages
Greater than 8.5% up to 9.0%	23 weeks	23 x WBA or 1/4 of Base Period wages
Greater than 9.0% up to 9.5%	24 weeks	24 x WBA or 1/4 of Base Period wages
Greater than 9.5% up to 10.0%	25 weeks	25 x WBA or 1/4 of Base Period wages
10.0% or above	26 weeks	26 x WBA or 1/4 of Base Period wages

APPENDIX E — Overpayments

If the GDOL determines you were paid unemployment benefits you should not have received, it is considered an overpayment. You must repay the money including any income taxes that were withheld.

There are two types of overpayments:

- Non-fraud
- Fraud

Non-Fraud Overpayments

An overpayment that is caused by an unintentional act is considered **non-fraud**. That is, you did not intend to obtain benefits to which you were not entitled. For example, you were initially allowed to receive benefits, but after an appeal by the employer, it was determined you were not eligible to receive benefits.

The penalties for non-fraud overpayments are:

- You must pay back the amount that was overpaid.
- You may be subject to other civil penalties in a court of law, and you will have to pay certain court costs or filing fees.

If it is not confirmed by a written determination that you did not intentionally or knowingly commit fraud, you may request a waiver application to be released from repaying the overpayment. For more information on requesting an overpayment waiver, go to the **Overpayment & Waiver Information** page on our website at dol.georgia.gov. A waiver must be requested within 15 days of the release date of the overpayment notice or the decision establishing the overpayment.

When determining if a waiver will be granted, the GDOL will consider if:

- The overpayment waiver application was submitted within 15 days of the overpayment determination mail date; **and**
- The overpayment was not established due to fraud (waiver rights are provided on the non-fraud overpayment determination); **and**
- Benefits paid were based on no fault of your own; **and**
- Proof is received showing that repayment of the overpayment will cause financial hardship; **or**
- Recovery would result in you not being able to obtain minimal necessities, such as food, medicine, and shelter now and in the future; **or**
- You can show you have no reasonable possibility of future employment or ability to repay the overpayment in the future due to age, disability, or other good cause.

Fraud Overpayments

Fraud overpayments occur when you knowingly make false statements, fail to disclose a material fact, or misrepresent material facts to obtain or increase benefits. You commit fraud anytime you intentionally make false statements, provide false information, or withhold information for the purpose of obtaining or increasing unemployment benefits.

The penalties for fraud overpayments are:

1. You must pay back the amount that was overpaid.
2. You must pay a penalty of up to fifteen (15) percent on the amount of the overpayment plus interest of one (1) percent of the unpaid balance each month.
3. You will not be able to collect unemployment benefits for the remainder of the calendar quarter in which the fraud overpayment was established **and** for the next four calendar quarters through the last Saturday of the fourth and final calendar quarter.
4. You may be subject to other civil or criminal penalties in a court of law, and you will have to pay certain court costs or filing fees.

Repayment of Overpayments

If you do not repay your overpayment in full, you will be billed monthly. You must pay at least the minimum monthly amount established for your overpayment. The minimum amount billed each month is determined by the amount of your overpayment and the period of time allowed for overpayment to be repaid in full.

- Electronic Funds Transfer (EFT)/Automated Clearing House (ACH) debit payments from checking or savings accounts
- Check
- Money Order

EFT/ACH is the preferred method because your payments will be processed and posted against your account faster. To make an EFT/ACH payment, go to the GDOL website at dol.georgia.gov, select the **Online Services** tab, and then select **Repayment of Overpaid Benefits** under **Unemployment Insurance (UI) Benefits**.

Failure to voluntarily repay the overpayment in full may result in the GDOL taking any of the following actions:

- Deducting 50 percent of future benefit payments and applying them to the overpayment. This includes overpayments established in another state.
- Intercepting your state and/or federal income tax refund and applying it to your overpayment (this may include joint returns).
- Seeking possible legal action including criminal prosecution, liens, levies, and/or garnishment in small claims court or other courts of law.

When making a payment by check or money order made payable to the Georgia Department of Labor, please ensure the payment is submitted to the following address:

Georgia Department of Labor Overpayment Unit
PO Box 3433
Atlanta, Georgia 30302-3433

Please ensure the last four digits of your social security number appear on all correspondence that you provide to the Overpayment Unit.

APPENDIX F — Methods for Requesting Weekly Payments

Requesting Weekly Benefit Payments Online

You must have a password to request weekly payments online. Your password is initially established when you file your unemployment insurance claim. You may change your password anytime by going to your MyUI page and select Create/Forgot Password and/or PIN.

Requesting Weekly Benefit Payments by Paper

To request your weekly benefit payments by paper, you must complete the Weekly Request for Payment (DOL-421) paper form and return it either by mail or in person to your local career center. Resource computers are available at all career centers to help submit requests online.

If you have a problem claiming your weekly benefit payments, call UI Customer Service at 877.709.8185. Customer Service hours are 8:00 a.m. to 4:00 p.m., Monday through Friday.

If you claim your weekly benefits using the *Weekly Request for Payment (DOL-421) paper form* or *Weekly UI Claim for Vocational Trainee (DOL-460)*, a GDOL password is not required.

ENTERING YOUR PASSWORD

Enter your GDOL password carefully. If you enter this information incorrectly three times in a row, your account will be locked. You can either regain access by resetting your credentials online by going to dol.georgia.gov and select Unemployment Claim Account Management or call 877.709.8185 or visit your local career center. Only you should know your password. You are responsible for improper or fraudulent activity using your password. If another person knows your password, visit dol.georgia.gov and select Unemployment Claim Account Management to reset it. Your password is your signature and must be kept confidential in order to guard against identity theft and protect your privacy.

APPENDIX G — Special Programs

The following special programs are available to people who meet certain criteria. To determine your eligibility to participate in these programs, GDOL staff may need to contact you for additional information. If a GDOL representative requests information, be sure to respond promptly. Failure to respond to all requests for information or report to the career center at the appointed time could affect your eligibility to participate in the program(s) and could cause a delay or denial of benefits.

Claimant Trainee Program

In some cases, UI benefits may be paid to individuals attending GDOL approved school or training. School attendance requirements must be met and satisfactory progress shown for continued participation in the program. Your career center will assist you in determining if you qualify for this program.

You must immediately notify the GDOL if your school or training status changes. If you quit school without good cause or if the training facility/school removes you, you will not be eligible to receive further benefits.

Reemployment Services and Eligibility Assessment (RESEA)

Federal legislation requires the GDOL to provide reemployment services to individuals who meet certain federally-defined criteria. Reemployment services include:

- Career assessments and counseling
- Resume writing
- Job search assistance
- Interviewing skills
- Job referrals

Participants are identified by the GDOL. If you are selected, you will receive a letter informing you to go to your local career center for an orientation. **Once selected, your participation in the program is mandatory.** You must respond to all notices and actively participate in all activities to continue receiving unemployment benefits.

Trade Adjustment Assistance

Trade Adjustment Assistance (TAA) is available to workers who lost their jobs as a result of increased imports or a shift of production to other countries. A petition must be certified by the U.S. Department of Labor for individuals to be eligible for services and benefits.

A petition may be filed by:

- a group of three or more workers;
- an official of a certified/recognized union or other representative;
- an official of the employer/firm;
- a Workforce Innovation and Opportunity Act (WIOA) officer;
- GDOL career center staff; or
- Trade Adjustment Unit

Instructions for filing a petition can be found online at etareports.doleta.gov/petition. The petition may be filed online or by using the *Petition for Trade Assistance form (ETA-9042)*. The petition must be filed no later than one year after your job separation date. GDOL staff can assist you with completing the petition or file a petition on your behalf.

The approved or certified petition will contain an “impact date,” and an “expiration date” established by the U.S. Department of Labor. Workers must be laid off on or after the impact date and on or before the expiration date of the petition.

Based on individual eligibility, members of a TAA-certified worker group may be eligible for one or more of the following services:

- Employment and Case Management
- Training
- Job Search Allowance
- Relocation Allowance
- Trade Readjustment Allowances (TRA)
- Alternative Trade Adjustment Assistance (ATAA)
- Reemployment Trade Adjustment Assistance (RTAA)

TRA may only be received after all regular unemployment benefits have been exhausted. To receive TRA, individuals must be enrolled in, attending, or have completed approved training or be granted a waiver from the training requirement. Each benefit has a separate application process and applicable deadlines.

If you are participating in a special program, you must attend all program activities and respond to all requests from the GDOL for information, including contacting or reporting to the career center at the appointed time. Failure to meet the program requirements or respond to all requests from the GDOL by the deadline could affect your eligibility to receive unemployment benefits.

APPENDIX H — Interstate Claimants

If you worked in Georgia and now live in another state, you may be eligible to collect Georgia unemployment benefits. This would be known as an interstate claim. Although you live in another state, you must follow Georgia’s laws and rules related to the UI claim. You must also register for employment services with the nearest State Workforce Agency (SWA) in the state in which you reside.

State law requires that all interstate claimants who are 18 or older **sign, notarize, and return an affidavit** (a legal document) to prove that they are 1) a United States citizen or legal permanent resident or 2) a non-citizen legally living in the United States. Follow these 3 steps to meet this requirement:

Step 1: Complete the Claimant Status Affidavit and get it notarized

- [Click this link to download the Claimant Status Affidavit \(DOL-1054A\)](#)³⁷. Print it out and fill it in, but **do not sign it yet**.
- Bring the affidavit and a valid, government-issued picture ID to a notary. (Many local government agencies, unemployment career centers, banks, and businesses offer notary services. To find one, google “notary near me.”)
- **Sign the document in front of the notary.** Do not sign it before going to the notary.

Step 2: Gather your supporting documents

- Make an enlarged photocopy of the front and back of your valid, government-issued picture ID. Make sure the photocopy is easy to read.
- If you are a former military or federal employee, a union member, Disaster Unemployment Assistance claimant, or a non-citizen, more documents are required. Go to dol.georgia.gov to see the extra supporting documents needed.

Step 3: Send to the GDOL Interstate Unit

- Email, fax, mail, or drop off in-person the notarized Claimant Status Affidavit and copies of your supporting documents to the GDOL Interstate Unit at the address below.

Georgia Department of Labor Interstate Unit
PO Box 3433
Atlanta, GA 30302-3433
Email: Interstate@gdol.ga.gov
Phone: 877.709.8185
Fax: 404.232.3087

GDOL must receive your affidavit within ten (10) days from the date you filed your claim. Failure to provide the completed, signed, and notarized Claimant Status Affidavit and a copy of your valid government-issued picture identification within this timeframe could result in a delay or denial of benefit payments. For more details refer to the [Interstate Claims webpage](#)³⁸.

³⁷ Type “Applicant Status Affidavit” in the top right search field at dol.georgia.gov or select the Forms and Publications tab and search for the document.

³⁸ Type “Interstate Claims” in the top right search field at dol.georgia.gov.

ONE FINAL REMINDER:

IF YOU HAVE APPLIED AND ARE WAITING FOR A DETERMINATION...

1. **Start requesting your weekly UI benefit payments immediately, even before a determination is made on your application.** You must request at least 1 week of UI benefit payments for a determination to be made on your claim.
2. **Request your weekly UI benefit payments online or in a Career Center:**



Online (Recommended)

For fastest service, log into your [MyUI](#) account anytime to request a benefit payment.



In a Career Center

If you cannot request weekly benefit payments by internet, print the [Weekly Request for Payment \(DOL-421\)](#) paper form³⁹ ([Spanish](#) version available), fill it out and submit it to your local Career Center (in person). Please **do not mail** this form. Resource computers are available at all career centers to help submit requests online.

Contact Us

UI CUSTOMER SERVICE

Monday-Friday, 8:00 a.m. – 4:00 p.m.
877.709.8185

GDOL CAREER CENTERS

Monday-Friday, 8:00 a.m. – 4:30 p.m.
Find your local Career Center at
dol.georgia.gov

³⁹ Type "Weekly UI Certification Form" in the top right search field at dol.georgia.gov. Or if you are a Claimant Trainee, use the [UI Claimant Trainee Weekly Certification form \(DOL-460\)](#) form.