UNEMPLOYMENT INSURANCE

If you have lost your job or had your hours or wages reduced for COVID-19 related reasons, including being unable to work due to school or childcare closures, you may be eligible for unemployment insurance.

In California, if your claim is approved, you can receive between $40 and $450 in standard benefits each week, depending on your past earnings.

Effective April 1, under the federal Coronavirus Aid, Relief, and Economic Security (CARES) Act, when you apply for unemployment insurance:

- You may be able to receive an additional $600 per week through the end of July on top of the standard benefit amount.
- You may be eligible for an additional 13 weeks of benefits; benefits period is increased from 26 weeks to 39 weeks.
- The traditional one week waiting period has also been waived for all new claimants; workers can begin qualifying on the first day of lost wages.
- Work search and work registration requirements have been temporarily waived for all claimants. Claimants are not required to prove they have applied or searched for a new job to maintain benefits.

Under the CARES act, people who don’t ordinarily qualify for unemployment benefits may be eligible, and are encouraged to apply:

- Independent contractors may qualify for benefits including the additional $600 per week.
- Self-employed individuals will qualify for pandemic unemployment insurance; standard benefits will be proportional to past income, but claimants may receive the full $600 added benefit.
- Individuals whose hours have been reduced may apply for partial unemployment insurance; in these cases workers will receive prorated standard benefits in addition to the full $600 added benefit.

Filing a claim online is the fastest method. Seeing your first payment might take four or more weeks due to surges in demand.

California residents can apply here and read about eligibility here. This checklist provides a list of documents you need to complete the application.
If you are still employed but unable to work due to COVID-19, you may be eligible for expanded sick leave up to 10 paid sick days (80 hours) at your regular rate of pay.

Under California state law, all private sector workplaces must provide up to 24 hours or three days of paid sick leave per calendar year. Many offer more. Beginning April 1 through December 31, 2020, under the federal Families First Coronavirus Response Act, private employers must provide 10 paid sick leave days in addition to any other paid sick leave currently offered.

Employees are eligible for the additional paid sick leave time if they are:
- Diagnosed with COVID-19;
- Quarantined under doctor’s order due to exposure, and/or experiencing COVID-19 symptoms and seeking a medical diagnosis;
- Providing care for or assisting a family member who is self-isolating because of diagnosis, or is experiencing symptoms and is under doctor’s orders to do so; or
- Caring for a child whose school or place of care is closed.

Eligibility is currently limited to workers at private businesses. Paid sick leave benefits must be coordinated directly with your employer.

Regardless of your employment status, cash may be on its way to you in the form of a $1,200 check.

The full $1,200 amount is available for people making up to $75,000 (individual) and $150,000 (married). Benefits are reduced if your individual or household earnings pass this threshold and they phase out completely if you earn over $99,000 (individual) or $188,000 (married). In addition to benefits for adults, an additional $500 cash payment is available per child, up to three children per household.

Estimate your household’s expected check with this online calculator.

Whether or not you have to take action in order to receive the benefit depends on how up to date you are on your taxes. The checks will be sent based on your 2019 or 2018 adjusted gross income on your tax return. If you haven’t filed a tax return for either of these years, you should do so quickly if you can. As part of your return, it is encouraged that you provide direct deposit information so the check can be wired directly to your account.

If you aren’t able to file quickly, and you don’t receive your check, rest assured that you will still receive it so long as your income qualifies you for it. In these cases, you’ll see the benefit as a tax refund when you file your return in 2020. The filing deadline for 2019 taxes has been extended until July 15, 2020.
**STUDENT LOAN SUSPENSION**

Regardless of your employment status, individuals with federally held student loans have had their loans suspended automatically until September 30, 2020.

Under the CARES Act, there will be no penalty or interest accrued, during this period, and garnishment of wages, Social Security or tax refunds for federally held student loan debt collection is not permitted.

Privately held student loans owned by banks, credit unions, schools, or other private entities, are not eligible for this benefit at this time. In these cases, you should contact your lender directly to explore payment deferral options.

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**DISABILITY INSURANCE**

If you’re still employed but have exhausted your paid sick leave and are unable to work due to illness or medical quarantine related to COVID-19, certified by a medical professional, you may be eligible for Disability Insurance.

If your claim is approved, you can receive approximately 60-70 percent of wages, depending on your income. Benefits range from $50-$1,300 a week for up to 52 weeks. Given the volume of claims being processed, claimants are strongly encouraged to apply online.

California residents can [apply here](#) and read about [eligibility here](#).

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**PAID FAMILY LEAVE**

If you’re still employed but have exhausted your paid sick leave, and are unable to work because you are caring for an ill or quarantined family member with COVID-19, certified by a medical professional, or a child whose school or place of care is closed, you may be eligible for Paid Family Leave.

Paid Family Leave in California provides up to six weeks of benefit payments to eligible workers who have a full or partial loss of wages because they need time off work to care for a seriously ill family member. Claimants can receive up to approximately 60-70 percent of wages, depending on income, with benefits ranging from $50-$1,300 a week during the six week period. Applicants are strongly encouraged to apply online.

California residents can [apply here](#) and read about [eligibility here](#).