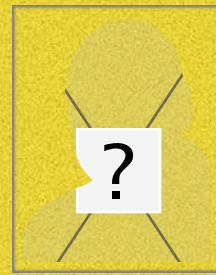


THE EXTRA POINT

BY JERRY ROBERTS



562 Understanding the Unemployment Program

Video conferences are set to become a bigger part of workplace activity once businesses and government agencies reopen. I'm Jerry Roberts and today, let's discuss more dos and don'ts of how to approach video meetings, next on The Extra Point.

There are some basics that have to be met for workers to be eligible for unemployment benefits under the new program being set up at Guam's Department of Labor, and we'll refer to them as DOL from here on. It's simple but you have to hit them all. There's a lot of details here, and you can download the transcript for this, number 562, at guamtraining.com.

1. The unemployment or reduction of hours must be related to COVID-19. If you were laid off before the current situation, that won't work.

2. You must be currently earning less than \$345.00 a week. Obviously, if you are out of work and earning nothing, you would qualify. If your hours have been reduced and you're still earning \$345.00 or more per week, you are not eligible. If you're earning less than \$345.00, then your unemployment benefit will be the difference between what you're earning and \$345.00. Example: You earned \$200.00 this week. You're eligible for an additional \$145.00 in benefits.

3. If you were promised a job by an employer and then the pandemic hit and you were not hired, you qualify for benefits. You'll need a letter from that employer that states you would have been hired.

4. Both employers and workers have to be registered. If you are an employer go to hireguam.com and set up the account. When DOL begins to ask workers to register, they'll be doing so under the account set up by their employer.

Let's answer some questions...

1. How will money be distributed during the program? DOL would like to do everything online, but they understand not everybody has that capability. If you can and provide banking information, they'll drop your benefit right into your account. Otherwise, they'll cut you a check and that will likely require a few extra days.

2. What if my company starts operating again and I'm asked to get back to work — do I still qualify for unemployment? Only if you earn less than \$345.00 per week.

3. What if I just don't want to go back to work and would rather take unemployment? You will not qualify for benefits.

4. What if I'm a high-risk person, or under quarantine, or have the virus? You would need a doctor's note that listed that information plus reasons you shouldn't work. DOL will then evaluate your situation.

5. What about the extra \$600.00 a week the federal government is going to pay on top of the \$345.00 per week pandemic unemployment benefit? That is for the period of 13 weeks only. After that, if you're still not employed, the maximum benefit would be the \$345.00.

6. What if I'm under the unemployment program and get some work, but it's not permanent? You'll be able to go online to your account in the DOL system or submit paperwork, and indicate you made money that week. If you make at least \$345.00 you won't get any benefit that week. If you make less than \$345.00, you'll receive a partial benefit, as mentioned earlier.

7. How will DOL be able to administer all this and verify eligibility, plus whether or not I work and earn money, and if I've been truthful with them? You'll be asked to self-certify your status under penalty of perjury. The feds have authorized many billions of dollars to hire an auditing team to check the system. If you

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decide to falsify information to get more federal benefits and the auditors discover this, DOL director Dave Dell'Isola simply said it likely won't be a fun time for you. Fines, potential jail, etc.

Now, to the subject of the self-employed. It was originally thought they would fall under the Payroll Protection Program, but now the feds have opened the unemployment plan to them.

Gig workers, suruhanus, masseuses, craftsmen, artisans, small farmers selling produce on the side of the road, and countless other categories of the self-employed...you'll need to somehow prove the work you do. That could be a business license, a mayor's certificate, or perhaps letters from customers. You'll want to be able to show you've been actively earning and that COVID-19 interrupted that. Again, part of this process will be self-certifying.

Dave mentioned that the governor advanced the money to get the internal mechanism moving, to contract for the software that will run the system. Further, that a program of this size is usually rolled out in a period of 6-12 months. The feds and DOL will put it together in about two months, and this is while most everybody is working from home — including the software people in the mainland.

There's something else Dave said that struck a chord with me. As mentioned, the \$600.00 weekly bonus runs 13 weeks only, then the maximum unemployment benefit is \$345.00 a week, for the next 26 weeks. That's it.

For people who may be thinking they'll decline to go back to work, give up their job, and use the doctor's excuse to take the unemployment for all 39 weeks and then go out looking for a

job — you could be facing a difficult situation.

At the end of 39 weeks there could be thousands of people in the same position, no more benefits and the need to earn money. All of them competing for any kind of work they can find. Our economy is projected to recover slowly and there almost certainly won't be enough jobs to go around. Dave's thought is this — if you have a job you should think very carefully before declining to return to it. If those are hard to find after the first of the year, you'll be glad you have one.

What to do next. If you've been furloughed, laid off or had your hours reduced, ask your employer if they've already registered with DOL for the unemployment program. If they haven't, encourage them to do so as soon as possible. If you don't have one, get a letter from them that indicates your current status and that the company can't maintain your full employment because of the COVID-19 pandemic.

The unemployment program has no start date as yet because work still needs to be finalized and approved at the federal level.

Again, you can download this information at guamtraining.com, transcript # 562.

That's The Extra Point. Stay home and make something good happen today. For 93.3 and the Ray Gibson Show, I'm Jerry Roberts.

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