

Welcome to the Unemployment Benefits Page!

This page is designed to make it easy for you to understand and navigate your benefits application process. This page will be updated as more information is developed. Remember, this bill was JUST signed into law, and each state has their own way of applying it, so we are consistently monitoring and updating for changes.

THE GOOD NEWS!!!: The Federal Government is subsidizing MASSIVE unemployment benefits that also cover you as an independent contractor, an individual who has part time employment, whether you worked for multiple employers, and most other circumstances in our industry.

WHO qualifies: In short - if you're out of work due to the COVID shut down – you most likely do. We suggest you apply. Click [HERE](#) for a more detailed Q+A about who the statute covers.

WHAT to do: Collect all of your payments from all sources over course of past 4 quarters. Click on the link to your state's unemployment benefit application. We have links below this message to help you find it. Follow through the application process. If there is a question you cannot answer, do your best. Make sure you finish! Even if it's imperfect, it at least gets you in the system and in line.

WHERE to go: Each state has an unemployment benefits application page. Go there. There are also numbers to call if you have questions. Call them.

You can find information for your respective state through the U.S. Department of Labor's [CareerOneStop](#) site.

To the extent the state has created new material related to the CARES act, you can find it there, too.

WHEN to do it: **NOW**. Although we are not overly concerned with states running out of Federal funding to enact this important stimulus program, it doesn't hurt to start now.

HOW it works: This is where the rubber hits the road, so we're going to list some bullet points below:

1. There are three different categories of income you may have received over the last 18 months.
 - A. W2 income: if you are employed for a job, session, gig, etc. This could include a prior tour on which you were on payroll, a session run through AFM, or if you worked at a restaurant or bar to subsidize your income.
 - B. 1099 income: if you invoice people for work done as an independent contractor. Producer or writer session fees, consulting fees, or anything else where you sent an invoice, someone paid you without using a payroll service (read: no tax withholdings) and you received a 1099 at the end of the tax year for the payment.
 - C. Other Self Employment Income: this includes income directly from consumers, in addition to 1099 related income.
2. If the W2 income hits the state minimum requirement to apply for UI, your base weekly amount will be calculated like a normal unemployment application.

3. If the W2 income is too low, or you do not have W2 income, then the Federal emergency program kicks in. That application process will run through the same state agency/site.
4. Under the emergency Federal program, you will have to submit 4 quarters of 1099 / self employment income to determine a base weekly amount.
5. Each state has an estimated benefit calculator, so the individual can gain an understanding of what they can expect to receive based on earnings submitted. Links to the 6 states below. If you do not live in one of these states, run a google search for “unemployment benefit calculator _____” [list your state]

These calculators may not yet take into account the change for IC / self employment income, so be prepared for that.

- CA: <https://www.edd.ca.gov/unemployment/UI-Calculator.htm>
- NY: <https://labor.ny.gov/benefit-rate-calculator/>
- TN: <https://fileunemployment.org/tennessee/tn-calculator/>
- GA: <https://fileunemployment.org/georgia/ga-calculator/>
- FL: <https://www.florida-unemployment.org/calculator>
- TX: <https://apps.twc.state.tx.us/UBS/benefitsEstimator.do>

6. Regardless of whether you run through state UI or emergency UI, you will receive the base weekly amount in addition to the \$600 a week Federal emergency benefit whether it is W2, 1099 / self employment income.

Here are the maximum weekly payments you can receive four our 6 target states. Note that this is BEFORE the additional \$600 from the CARES act:

- CA: \$450
- NY: \$504
- TN: \$275
- GA: \$330
- FL: \$275
- TX: \$521

7. NOTE THAT the \$600 federal emergency benefit runs until July 31 (for now).
8. ALSO NOTE THAT State benefits (everything other than the \$600) run for 39 weeks, and are retroactive to January 27th.

GO GET EM!!!

OTHER HELPFUL LINKS:

<https://bit.ly/3bEiVd1>

<https://www.nytimes.com/article/coronavirus-stimulus-package-questions-answers.html?smid=em-share>

<https://fileunemployment.org/unemployment-benefits-by-state>

<https://www.savingtoinvest.com/maximum-weekly-unemployment-benefits-by-state/>

https://www.riaa.com/wp-content/uploads/2020/04/Final-AEMI-Flowchart-Government-COVID-19-Relief_F12.-copy-1.pdf

<https://www.riaa.com/wp-content/uploads/2020/04/Music-Covid-Relief-6-state-flowchart-2.pdf>