

I'VE BEEN LET GO FROM MY MINISTRY JOB DUE TO THE IMPACT OF COVID-19. HOW DO I GET UNEMPLOYMENT BENEFITS?

The CARES Act (Coronavirus Aid, Relief, and Economic Security Act) created a temporary Pandemic Unemployment Assistance program to provide unemployment compensation to workers who typically do not qualify for these benefits.

WHAT ARE UNEMPLOYMENT BENEFITS?

- They are state-based programs, meaning your state determines whether you are eligible, how much you may receive in benefits and how those benefits are funded.
- Generally, unemployment benefits replace about one-third to one-half of wages.
- State programs and benefits can be found [here](#).

HOW DID THE CARES ACT CHANGE UNEMPLOYMENT BENEFITS?

- It expands availability of benefits to workers who are not currently covered by a state program.
- It extends the time period for state benefits, making them available for 39 weeks in total — expiring December 31, 2020.
- It provides an additional \$600 weekly payment for four months — expiring July 31, 2020.
- It adds a short-term compensation benefit for workers who have **not been laid off** but whose **employment and wages have been reduced** due to COVID-19. This was specifically designed to be an incentive for employers to reduce hours instead of laying off employees.

ARE MINISTRY WORKERS ELIGIBLE TO RECEIVE UNEMPLOYMENT BENEFITS?

- Yes, the CARES Act extends coverage to workers who:
 - Are self-employed,
 - Are independent contractors,
 - Are seeking part-time employment,
 - Do not have work history, or
 - Otherwise would not qualify for regular unemployment under state or federal law.
- If the employer was self-insured for unemployment benefits, the employer would be responsible for only 50% of the unemployment benefits their employees collect, and the federal government will reimburse the state for the remaining 50% of the benefit.
- If the employer was exempt from state unemployment requirements, their employees are immediately covered by the Pandemic Unemployment Assistance program.
- Each state will be responsible for administering these new provisions for unemployed workers.



Note that employees are **ineligible** to receive unemployment benefits if they are able to telework with pay, receive paid sick leave or emergency leave under the Families First Coronavirus Response Act (FFCRA), receive paid leave under an employer plan or state law, or voluntarily quit their jobs.

Information about how to apply for unemployment benefits in your state can be found [here](#).

Visit [GuideStone.org/Coronavirus](https://www.guidestone.org/coronavirus) for additional information and resources designed to help keep your life and ministry moving forward during this unexpected season.

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