

FAQ - Financial

GENERAL QUESTIONS

1. What types of financial help are available currently?

- Unemployment Insurance, administered by the state:
GA DOL <https://dol.georgia.gov/>
- Economic impact payment (federal stimulus assistance)
- PUA - If you don't qualify for state UI and you have lost wages due to reasons related to COVID-19 you might qualify for this program. Eligibility is determined on a case by case basis.
 - Examples of valid lost wages could be reduced hours, lost secondary job, lost business customers or can't work due to COVID-19 impacts.
 - Examples of COVID-19 related reasons could be - having to care for a family member impacted by the virus, having to care for kids that are home because of school closures etc.

2. I was employed and I was laid off or furloughed because of COVID-19, what can I do?

- Fill out an unemployment insurance application in your state for **former employees**. For Georgia, here is the link:
<https://dol.georgia.gov/gdol-covid-19-information>
- Once qualified for UI, you will also get an additional \$600 for the first 4 months.

3. I am self-employed and impacted by COVID-19, what assistance can I get?

- Fill out an unemployment insurance application in your state for **self-employed people**. For Georgia, here is the link: [CARES \(Coronavirus Aid, Relief, and Economic Security\) ACT](#)
- Economic impact payment is the name.

4. I own a small business and my business is impacted by COVID-19, what assistance can I get?

- US DOT and SBA provide help through the banks. Contact your bank and apply for the loan ASAP. SMALL BUSINESS PAYCHECK PROTECTION PROGRAM is what is called and each bank has a website and or 1-800 number to contact them.
here is the link to Treasury dept:
<https://home.treasury.gov/policy-issues/cares/assistance-for-small-businesses>
- If the business owner uses 75% of the loan for payroll and keeps their employees for the next 8 month the loan will be forgiven.

- Independent contractors and self-employed (single-member limited llc) can benefit from this loan as well.
- **Loan is given based on first come first serve so it is important to apply ASAP.**

5. IRS Economic Impact Payment Information Center FAQs

Economic Impact Payment Information Center

6. Stimulus checks: How much, when, and everything else you want to know

<https://www.washingtonpost.com/business/2020/04/15/stimulus-check-s-how-much-when-everything-else-you-want-know/>

7. Information for GA Department of Labor regarding Corona Payments - Pandemic Unemployment Assistance (PUA)

[pua](#)

8. Archived answers to questions from the Ethiopian Community - from TK Taxes

<https://www.tktaxes.com/>

UNEMPLOYMENT INSURANCE

5. How do I know if I am qualified for benefits of UI

- Most people who lost their jobs beyond the personal faults (who are not fired) can qualify for the UI benefits. Full list of qualification information can be found at [GDOL Rules](#)
- You have to be a **US Citizen, Legal resident or eligible to work** in the US to collect UI benefits.
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6. How do I file for UI benefits

- GA Department of labor website is where you should file for UI benefits. The website is <https://www.dol.state.ga.us/public/uiben/internetclaim/requirementPinSetup>
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7. What should I do to continue getting benefits once I filed my claim?

- Every week you have to login to GA DOL site and **certify** that you are still in need of benefits and provide any income you make in the previous week
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8. How do I

9. How do I

10. On the weekly claim for benefits, How the claimant has to enter the required number of work search contacts ? By notify number of job search in every week and filling required certification.

FEDERAL STIMULUS

1. Am I eligible for the federal stimulus check?

- Everyone except for the following groups are eligible
 - Individuals earning more than \$99,000
 - Married couples (without children) earning more than \$198,000.
 - Those who can be claimed as a dependent for tax purposes,
 - Those who don't have Social Security numbers
- Check eligibility here:
<https://www.cnn.com/2020/03/27/politics/stimulus-check-calculator/index.html>

2. How is the payment sent?

- IRS will use your latest address/bank information on file if you qualify for the relief fund.
- If IRS doesn't have your bank account and payment is not processed yet, you can go to the IRS website and go to get my payment portal to add your bank account information.
- If status shows delivery is scheduled or payment is already processed you can't change bank account information you will have to wait for the check to come in mail.
- If IRS has the wrong mail address for you, file IRS change of address form 8822 to update your new address.
- If you haven't filed tax in the past but have a valid SSN, go to the IRS website → non-filers link and enter payment information.
- If you gave birth in 2019 - make sure you file 2019 tax to get the child credit (\$500)
- IRS is currently not processing paper filing so efile is recommended for 2019 tax filers.

3. How do I receive the payment?

- The checks has been sent out starting the week of April 13th

OTHER FINANCIAL SUPPORT

4. Am I eligible for other financial and other types of help?

- If you are eligible Food stamps and other kinds of help are available at DHS Division of Family & Children Services (DFCS). Constituents are encouraged to use online self-service options or telephone to access more information. Web site is <https://dfcs.georgia.gov/>
- HUD Housing authorities in each county and city provide assistance for shelter.
- 2-1-1 or its local chapter United Way 2-1-1, we are an information and referral service. We gather information on community resources and refer you to the

resource best suited to meet your needs. Currently, our digital platforms will give you the fastest service. You can search here online at <http://211online.unitedwayatlanta.org/>