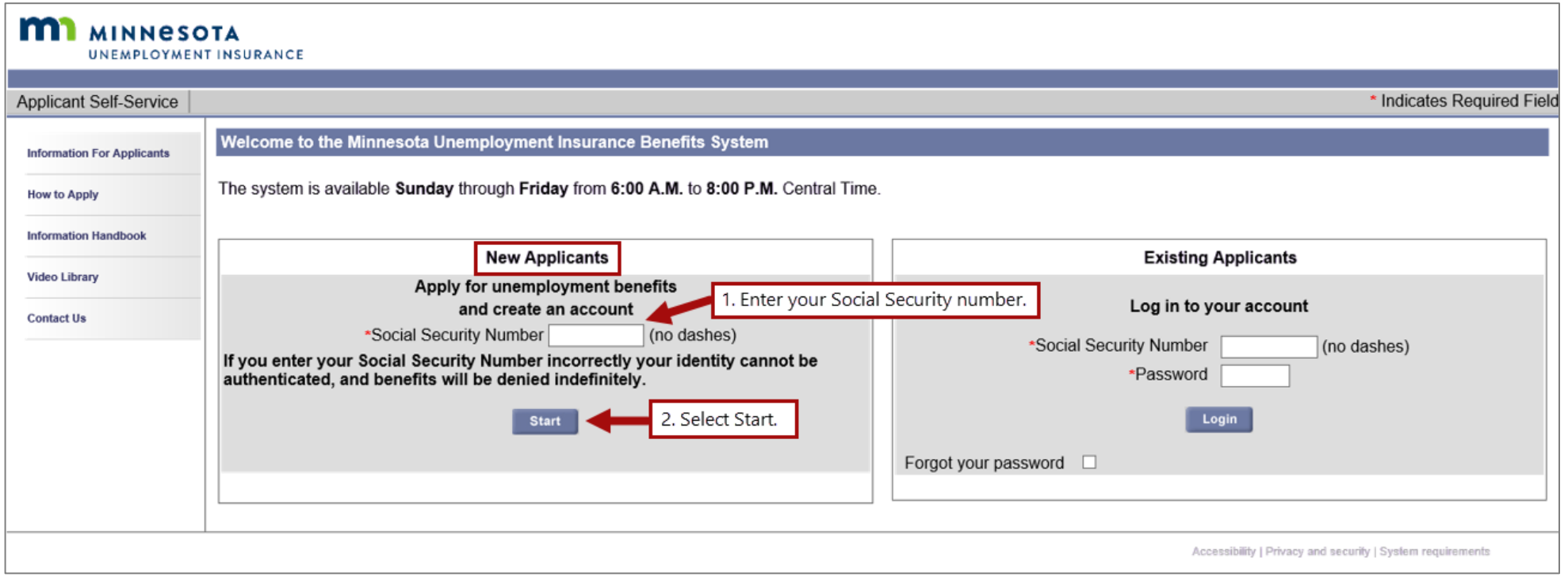
For Self-Employed and Contract Workers
Step-by-step guide to completing the UI Application during COVID-19

STEP 1. Go to www.uimn.org and select **Applicants**.

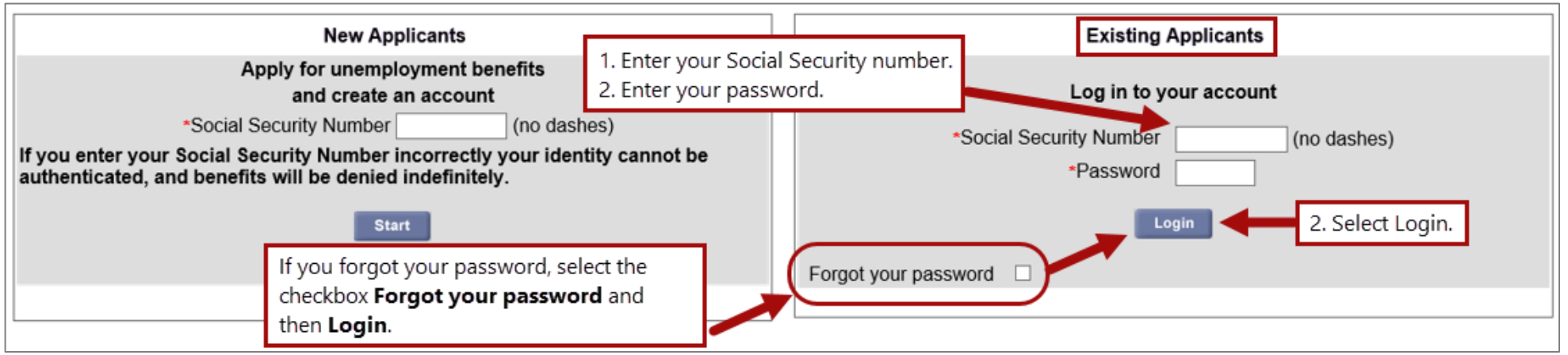
STEP 2. Select **Apply for Benefits**. The link is near the bottom of the page, under *I Need To...*

STEP 3. Start your application.

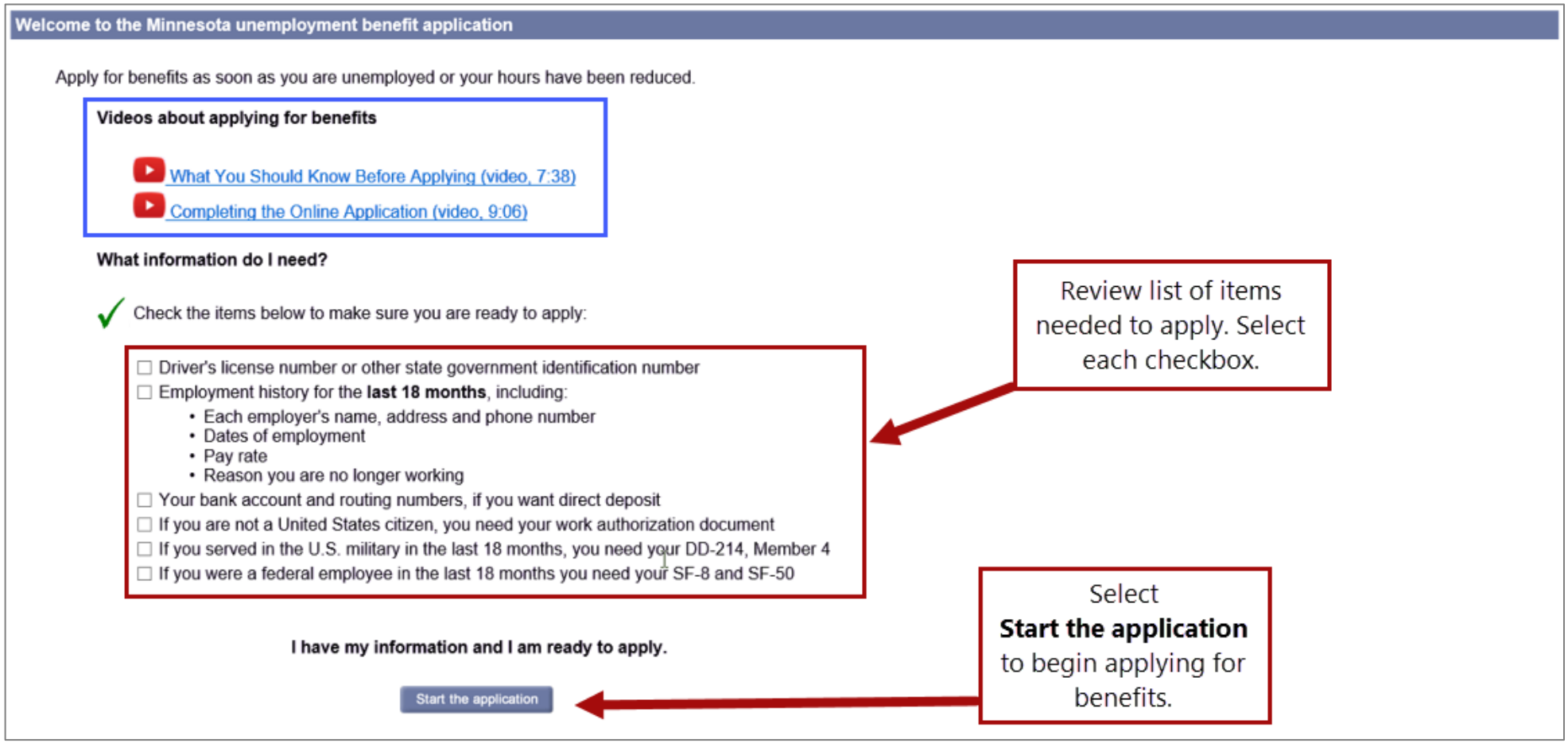
If you have never applied for Minnesota unemployment benefits, enter your Social Security number and then select **Start**.



Existing Applicants: If you have previously had a Minnesota unemployment benefit account, enter your Social Security number, password and then select **Login**. If you do not remember your password, select the checkbox for ***Forgot your password*** and then Login. Follow the steps on the page to reset your password.

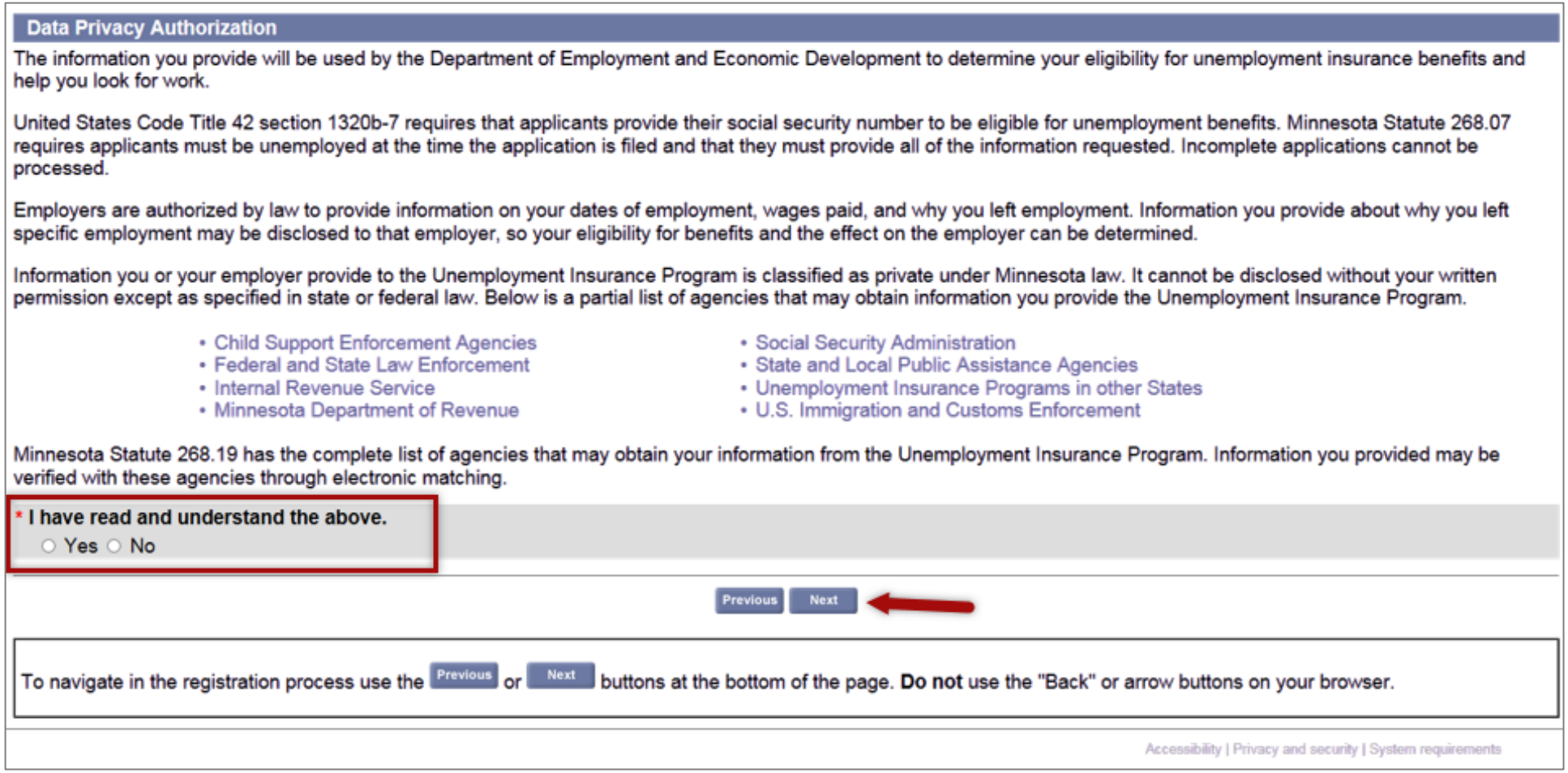


STEP 4. Review information to help you through the application process. Watch videos, review the list of information you will need to complete your application for benefits, and then click each items checkbox before you select **Start the application**.



STEP 5. Read the Data Privacy Authorization.

Select **Yes**, and then **Next** to move to the next page.

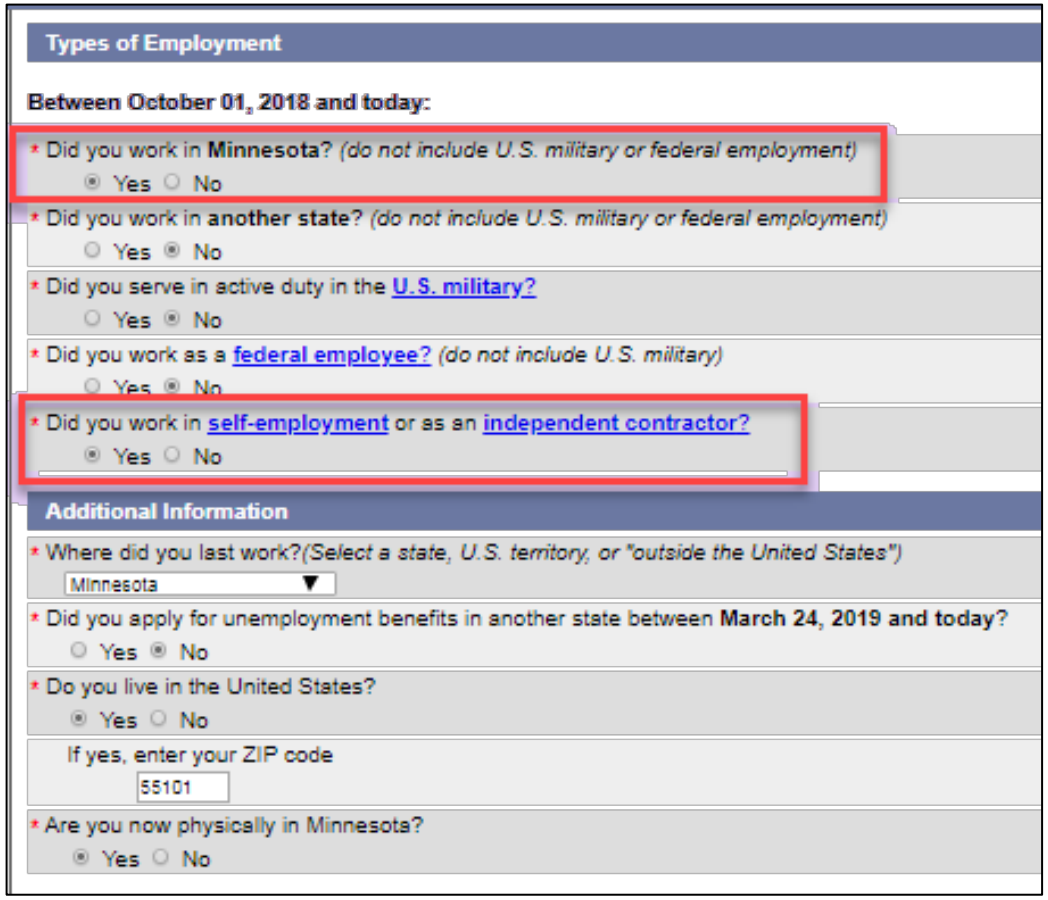


STEP 6. Types of Employment.

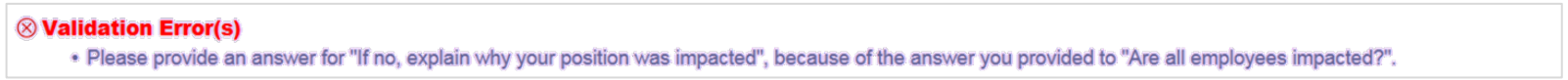
Answer each question on this screen.

Be sure to select “yes” to the question “**Did you work in Minnesota?” if you worked in Minnesota in the past 18 months.**

Be sure to select ‘**Yes’** to **“Did you work in self-employment or as an independent contractor?**”.

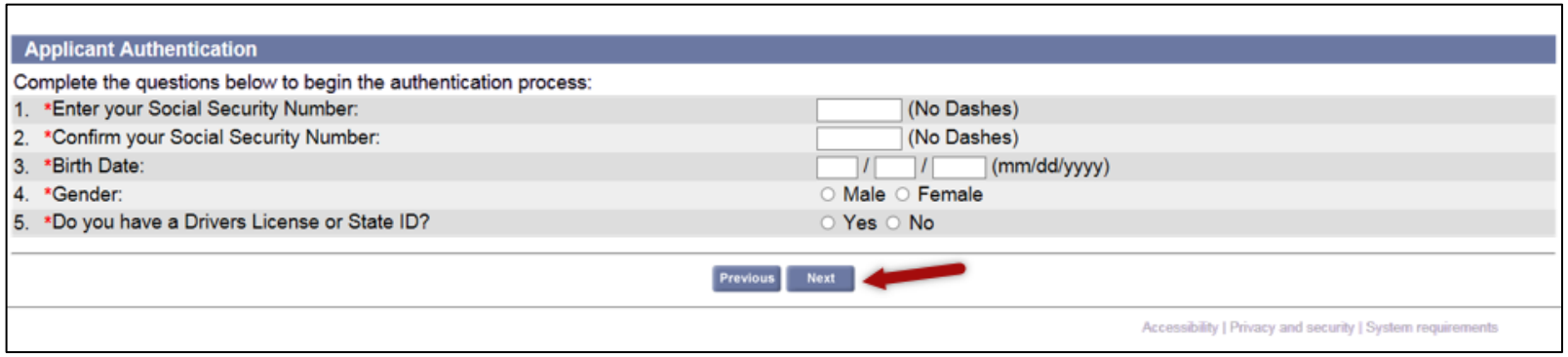


Note: You may receive a ⊗ Validation Error(s) message if you miss a question or the answer you provide does not match a previous answer given for a similar question. To fix the error, look through the page for the validation symbol ⊗.



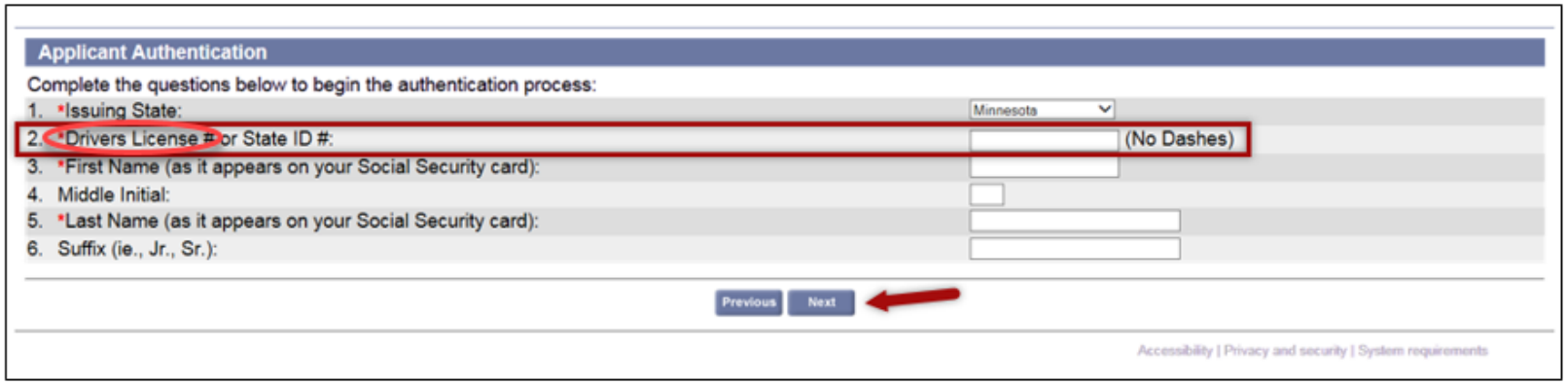
STEP 7. Applicant Authentication.

Enter your Social Security number (no dashes). Answer the other questions and then select **Next.**



STEP 8. Applicant Authentication – continued.

If you selected 'Yes' to the question "Do you have a **Driver's License** or State ID?" you will need to provide your **Driver's License #** or State ID # (no dashes). Select **Next**.



STEP 9. Assign password.

Enter a unique password, select a security question, and enter the answer to your question. Then select **Next**.

Your password, along with your Social Security number, is your electronic signature. You will need your password to contact a Customer Service Representative. Make sure to keep it in a safe place.

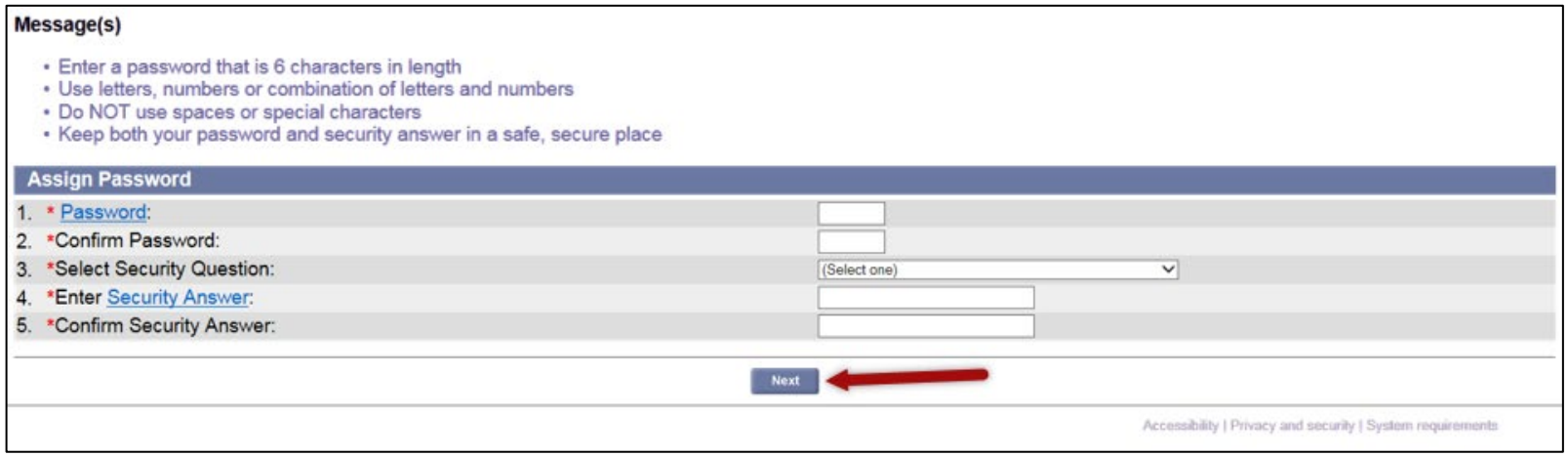
Use a password that you can remember easily (like a word or number) but that only you know.

When you create your password online, you can use letters and numbers, but no spaces or special characters, like symbols or punctuation.

> **Good example:** doggy5
>
> **Bad examples:** dogg y (space), doggy* (symbols), or doggy! (punctuation)

You will use the same password online and on the phone. When entering your password by phone, you will have to press the buttons corresponding to any letters.

> **Example**: If the password you created online is DOGGY5 you would press the buttons on your phone that has each of those letters: 3 6 4 4 9 5

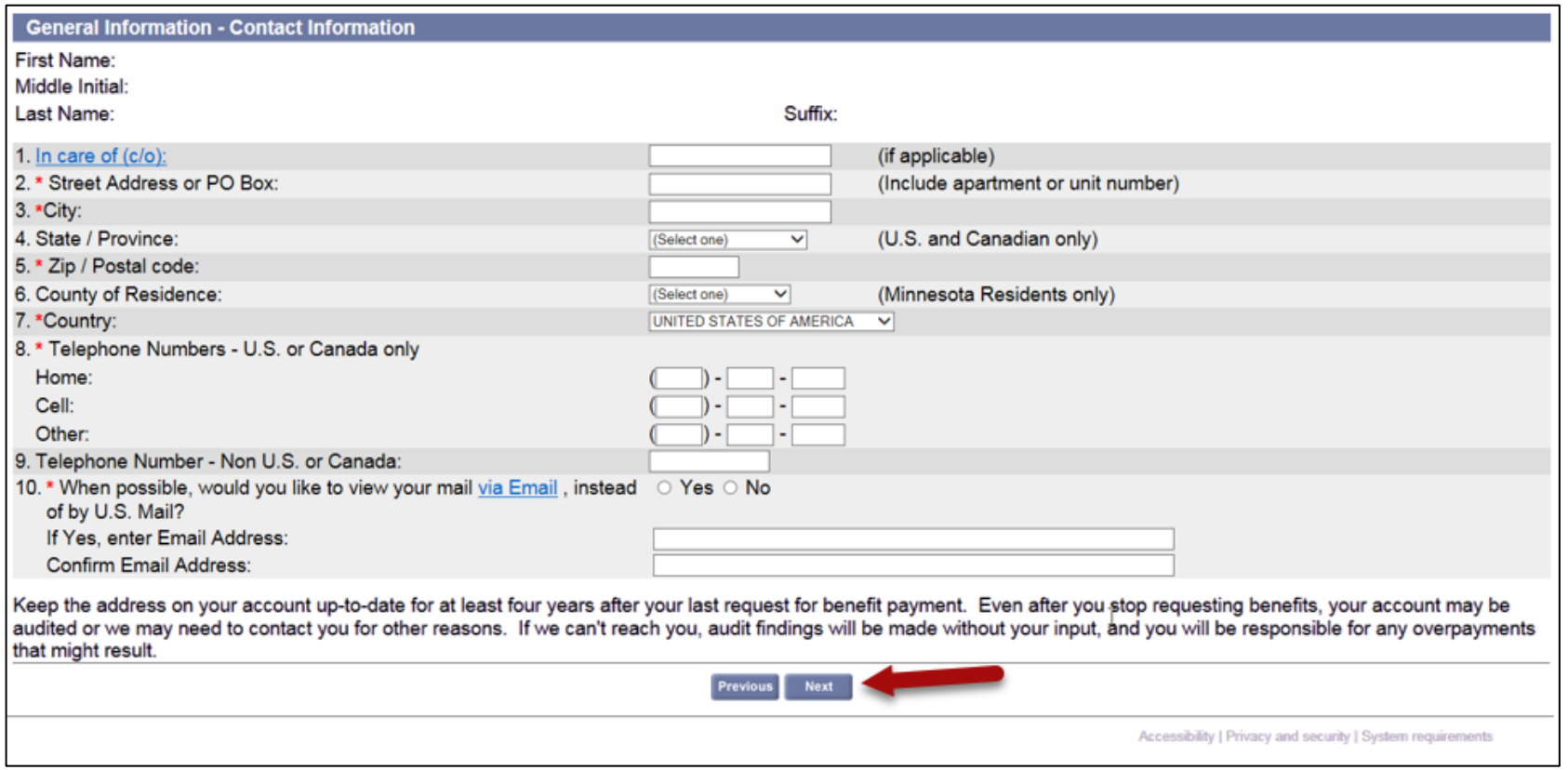


STEP 10. Your contact information.

Enter your address, telephone number, and email address (if you have one). Select **Next**.

During COVID-19, we may use your email address to send you periodic messages about your account.

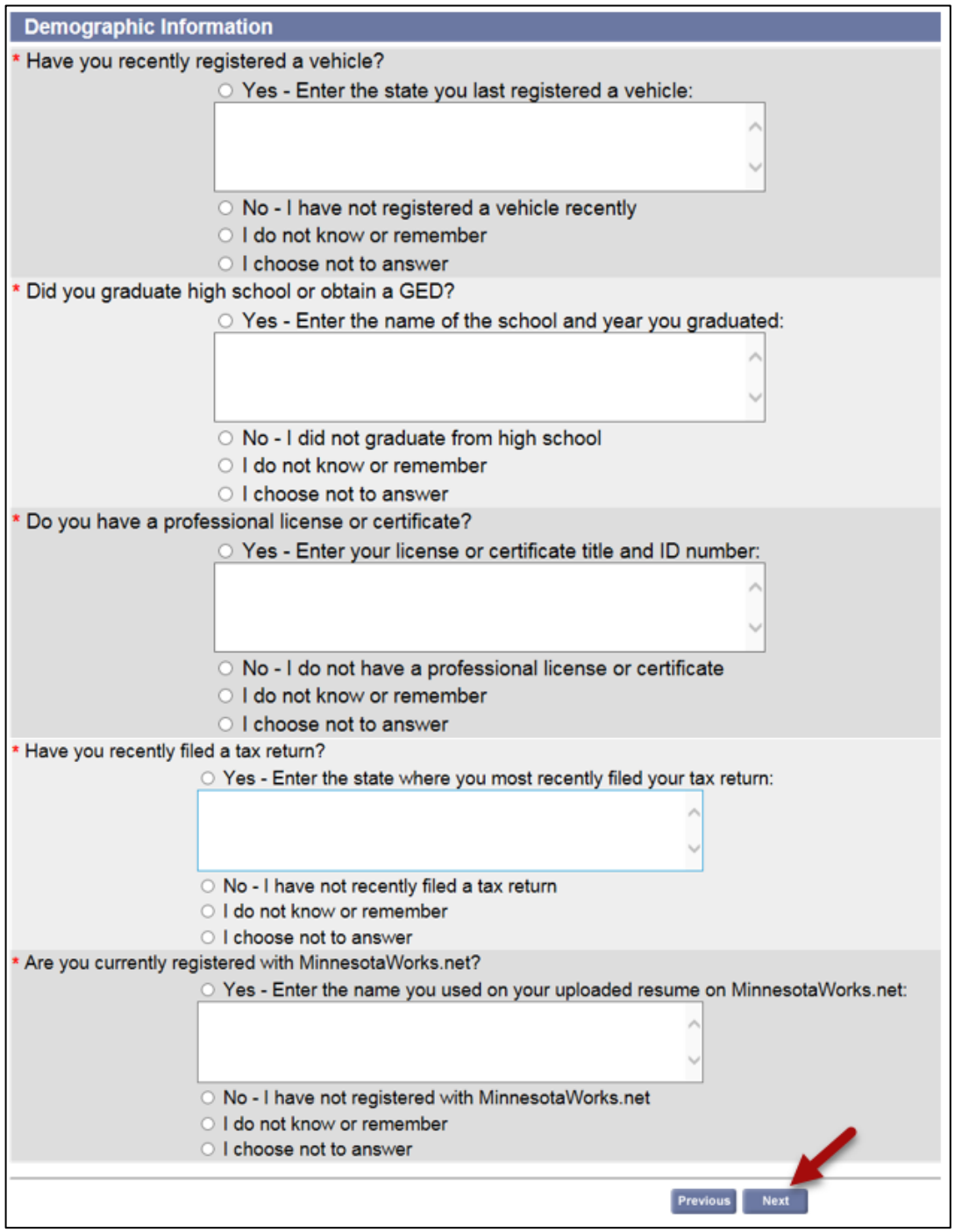
We are not currently able to answer questions about accounts via email.



STEP 11. Demographic Information.

Complete the questions as they apply to you. Select **Next**.

STEP 11. Demographic Information. – continued. Select **Next**.



STEP 12. Child Support Information.

Answer the question and then select **Next**. If you are required to pay child support, you will need to provide additional information before moving on to the next page.

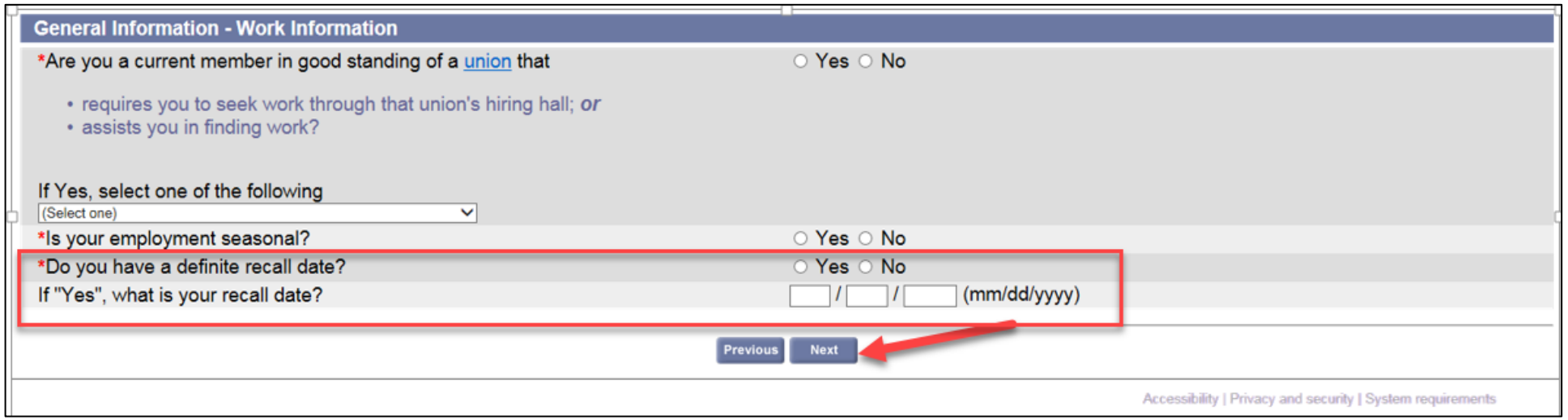
STEP 13. Work information.

Answer each question as it applies to you.

Note: Most unions in Minnesota are not hiring hall unions.

If you know when you will go back to work, answer 'Yes' to the question "Do you have a definite recall date?" Enter that date. Keep that date handy for additional questions later in the application process.

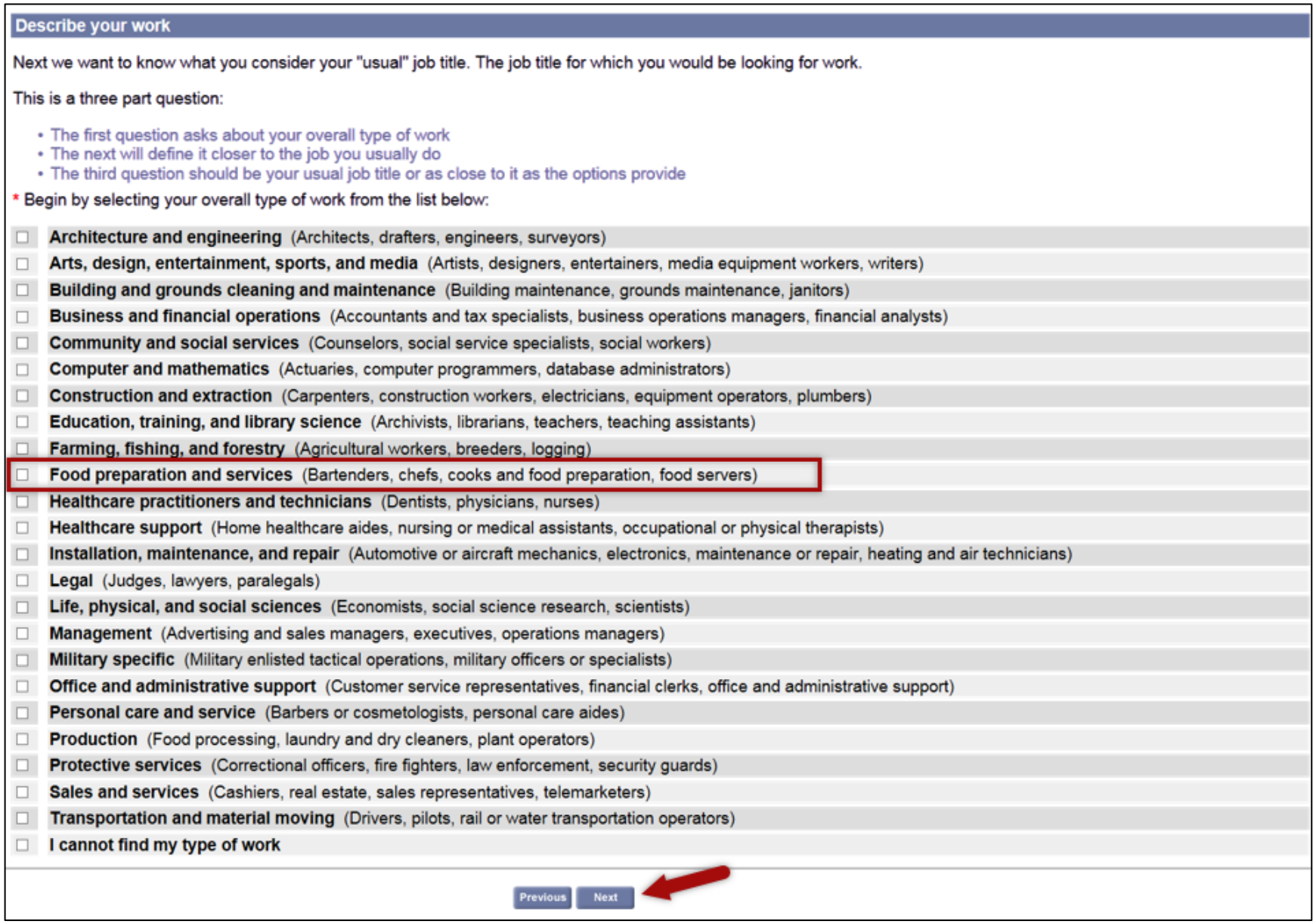
If you do not expect to go back to work or are not sure when you will go back to work, answer 'No' to the question about your recall date.



STEP 14. Describe your work.

Select the overall type of work that best describes your job and then Next.

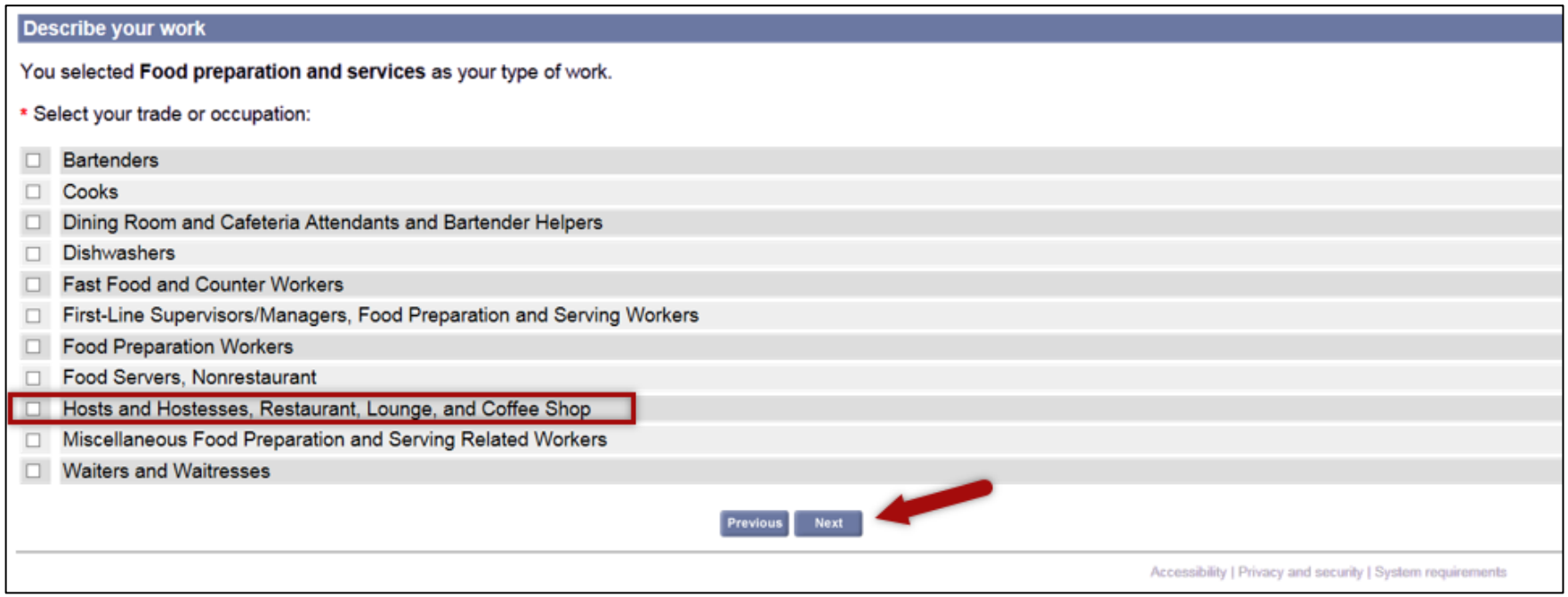
For this example, the category that best describes the person's type of work is Food preparation and services.



STEP 15. Describe your work – continued.

Select your trade or occupation and then select **Next**.

For this example, the category that best describes the person's trade or occupation is *Hosts and Hostesses, Restaurant, Lounge, and Coffee Shop*.



STEP 16. Describe your work – continued.

Select your job title that best describes your job and then select **Next**.

For this example, the category that best describes the person's job title is *Hosts and Hostesses, Restaurant, Lounge, and Coffee Shop*.

STEP 17. Describe your work – continued.

Enter the number of years you have done this type of work and then select **Next**.

STEP 18. Payment method.

Select how you would like to receive your benefit payments.

There are two choices: debit card or direct deposit. If you have a bank account, direct deposit is the most convenient way to ensure faster payments. Select the method you would like and then select **Next**.

STEP 18a. Payment method – direct deposit.

If you select direct deposit, enter your routing number (if you need more information about where to find your routing number, select the routing transit number link). Select Verify to confirm your bank's routing transit number. Enter your bank account number and then select **Next**.

STEP 18b. Payment method – Unemployment debit card.

If you chose debit card instead, review the *important information about unemployment debit card fees*, select **Yes**, and then select **Next**.

STEP 19. Tax Withholding.

Unemployment benefits are taxable income under both federal and Minnesota law. Select whether you would like taxes withheld from any unemployment benefits you receive, and then select **Next**.

Your withholding options are:

- 15% - federal and state taxes;
- 10% - federal only;
- 0% - no income tax withholding.

You may update your withholding choice online at any time.

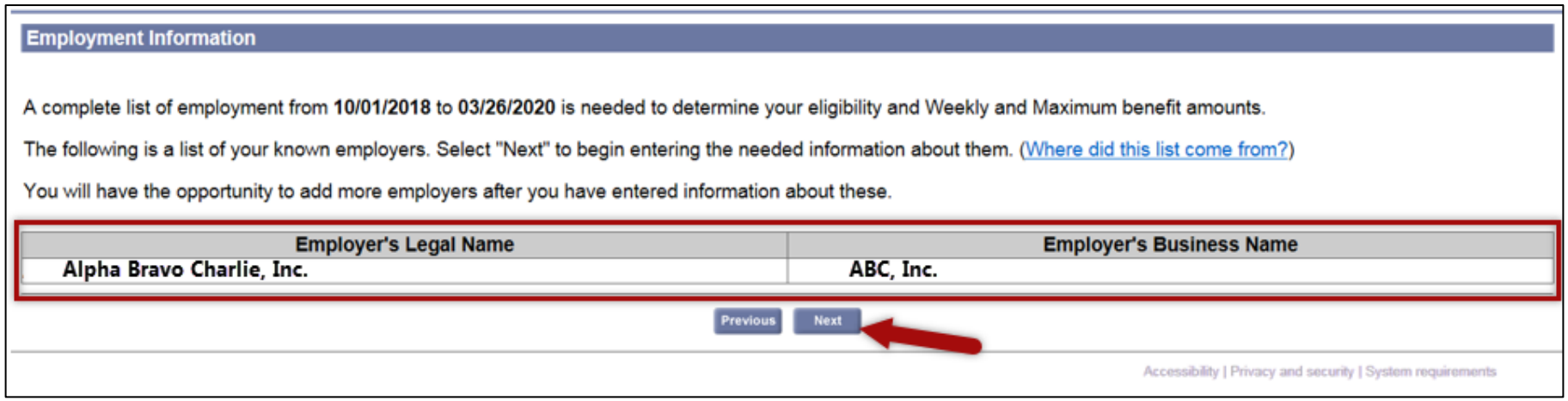
STEP 20. Employment Information.

Review the list of your known employers.

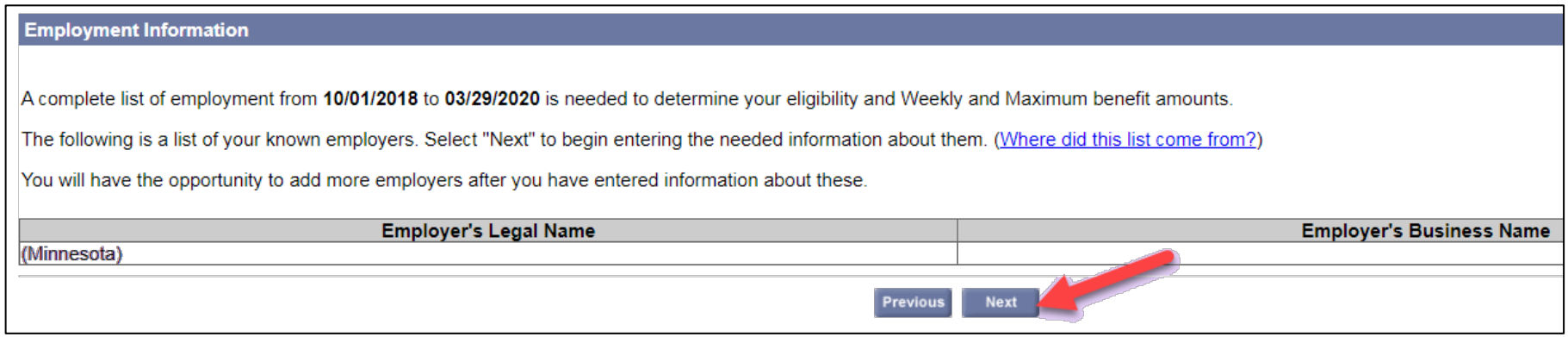
If you **worked as an employee**, you may see an employer listed. You will have to add your self-employment later. Go to step 21.

If your **only employment was self-employment**, you will not see an employer listed. Go to step 23.

*Example if you **had another employer** besides self-employment (go to STEP 21):*



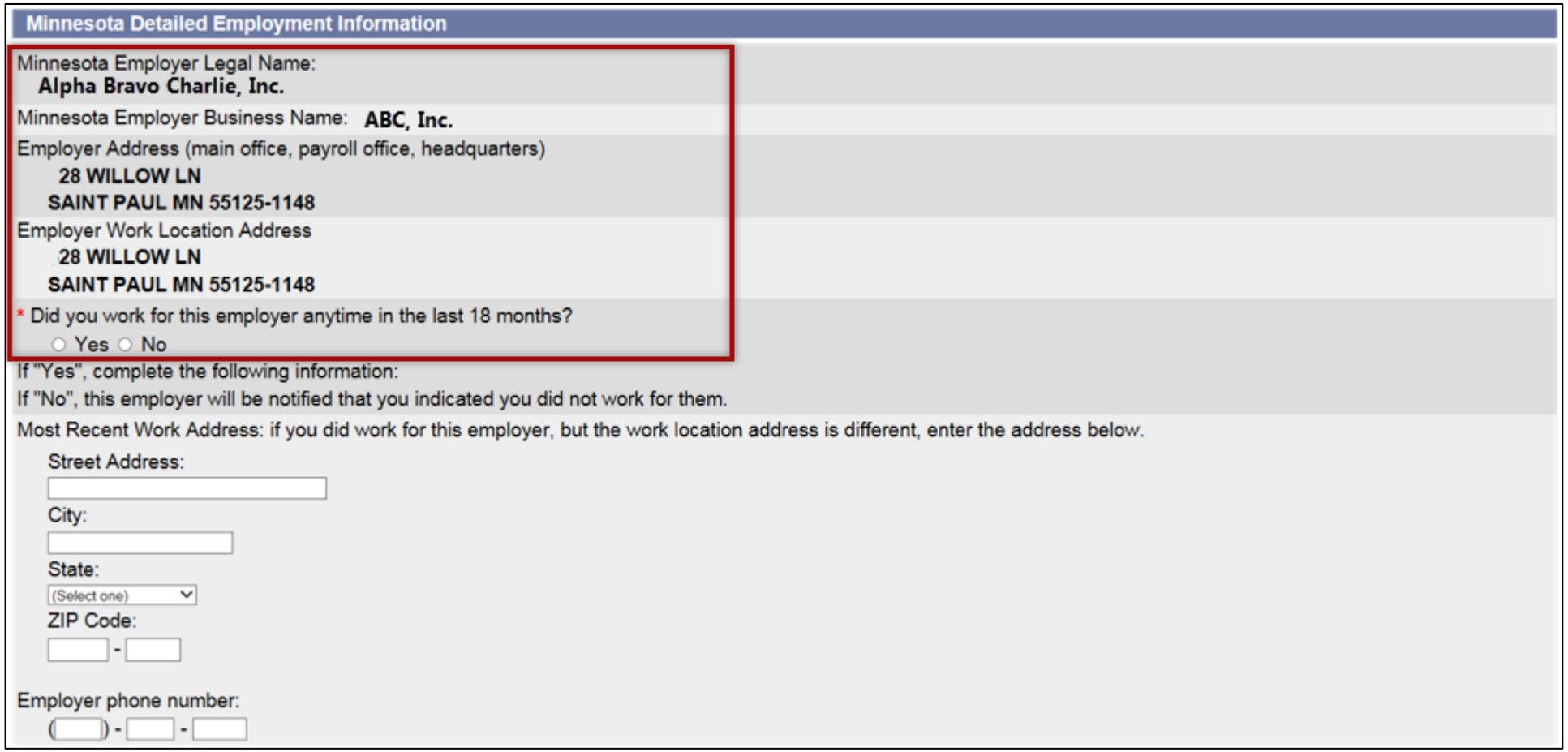
*Example if you had **only self-employment** (click next and go to STEP 22):*



STEP 21. Detailed Employment Information.

You will now answer questions about the employers listed on the previous page.

Pay attention to the employer name and information listed at the top when answering the question on this page. An employer's legal name and business address may be different than what you are used to. Look at a paycheck or W-2 from your employer to help determine if you worked for the company listed.

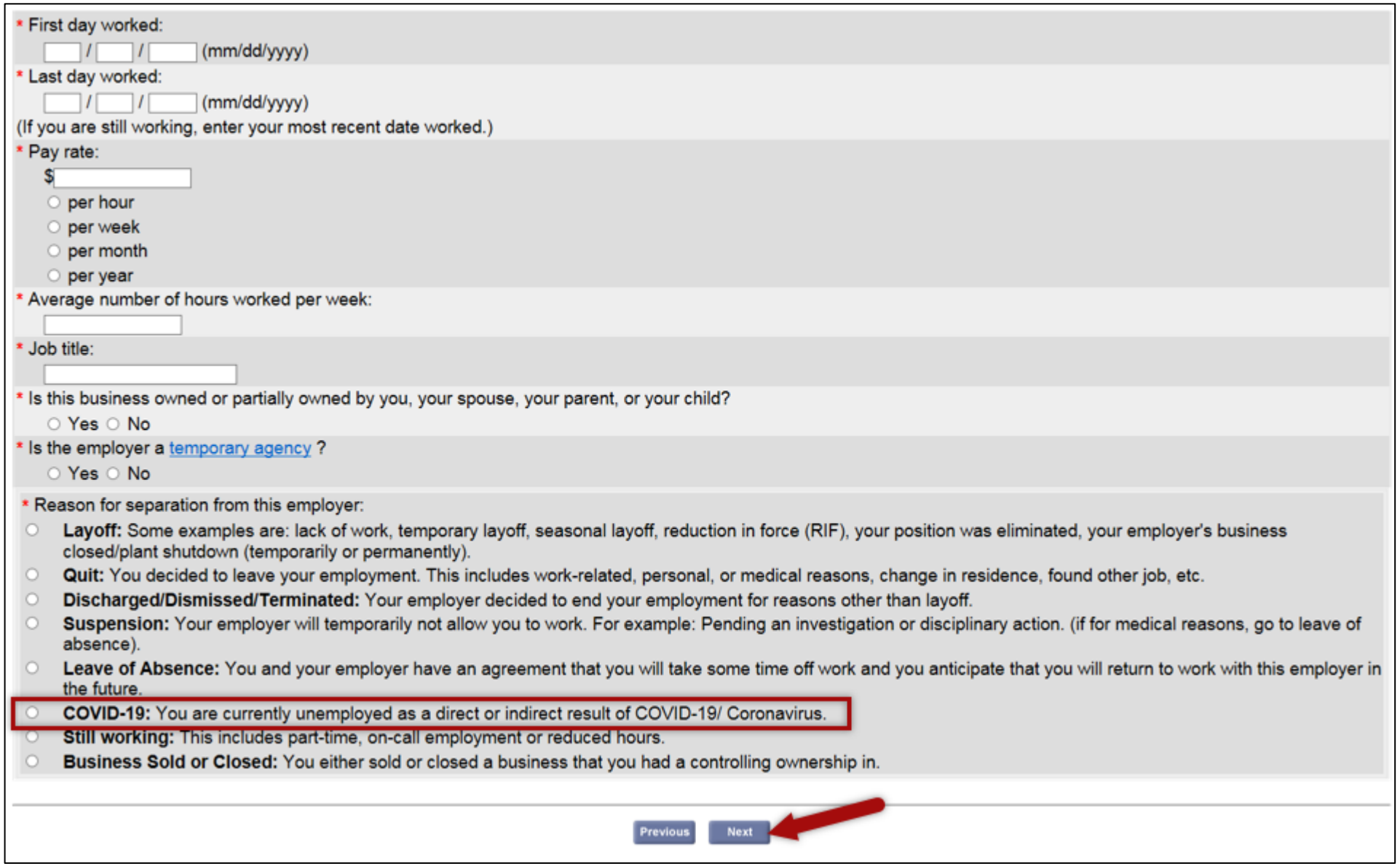


STEP 21. Detailed employment information – continued.

Complete the questions on this page.

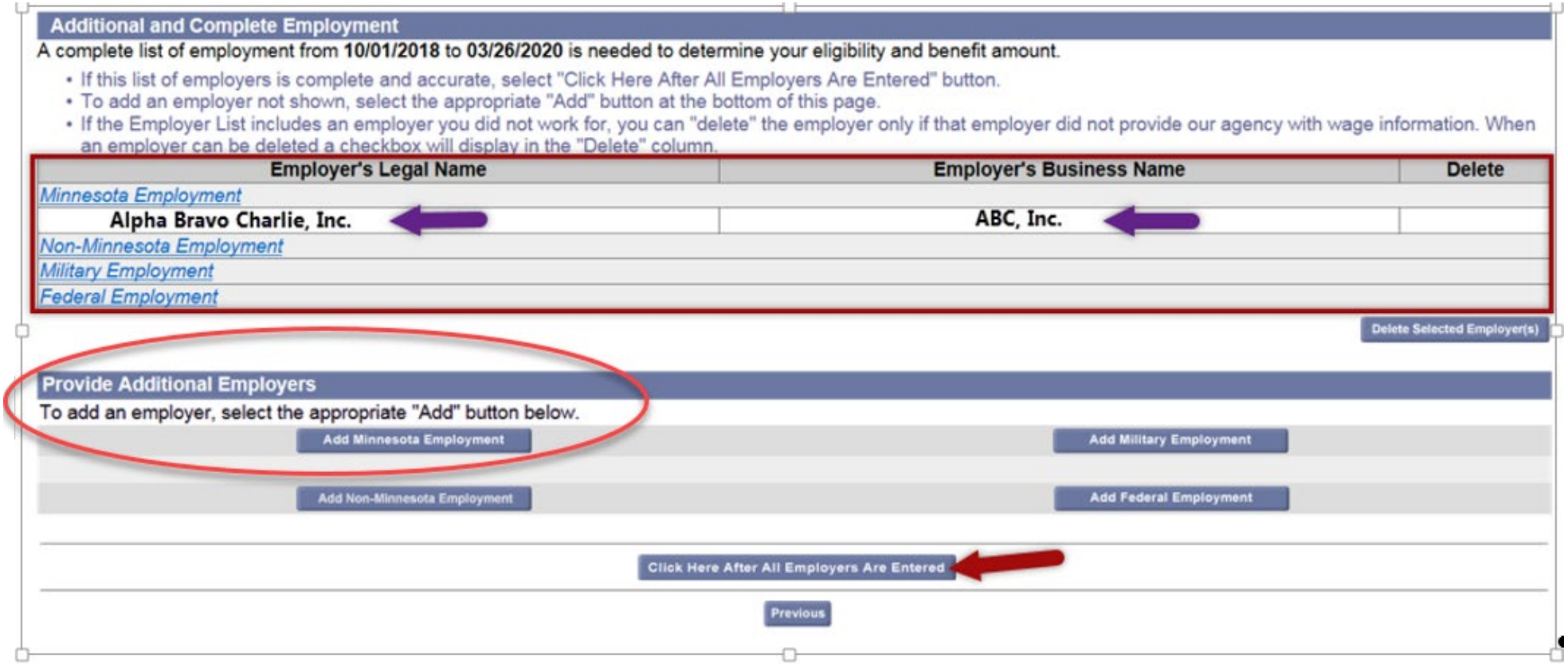
Select COVID-19 as your reason for separation from your employer. Select COVID-19 even if you are still working and your hours have been reduced.

Select Next.



STEP 22. Additional and Complete Employment.

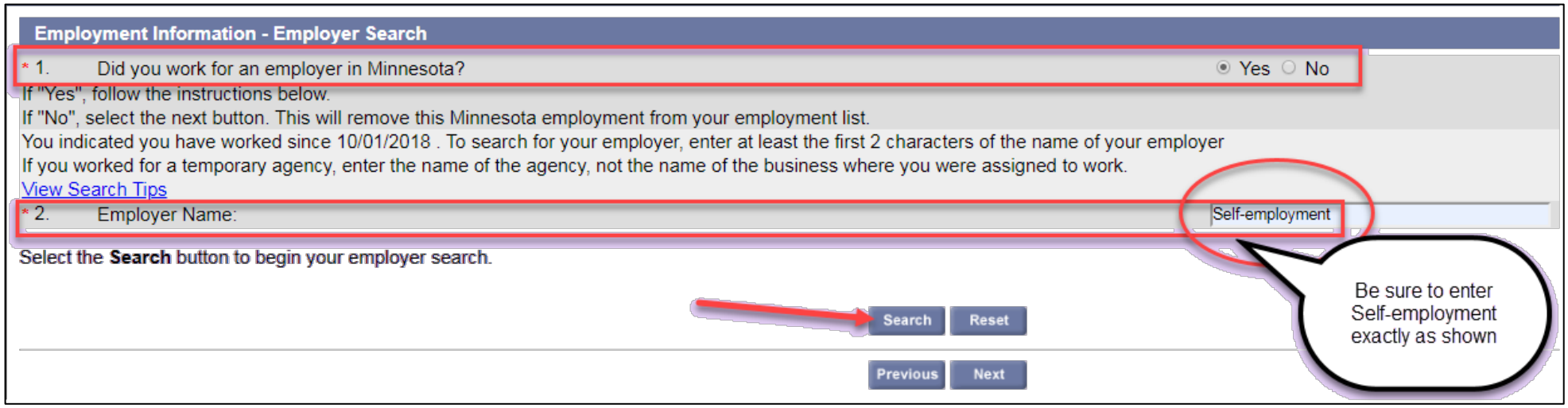
To add your self-employment, select the “Add Minnesota employment” button.



STEP 23. Employment Information - Employer Search.

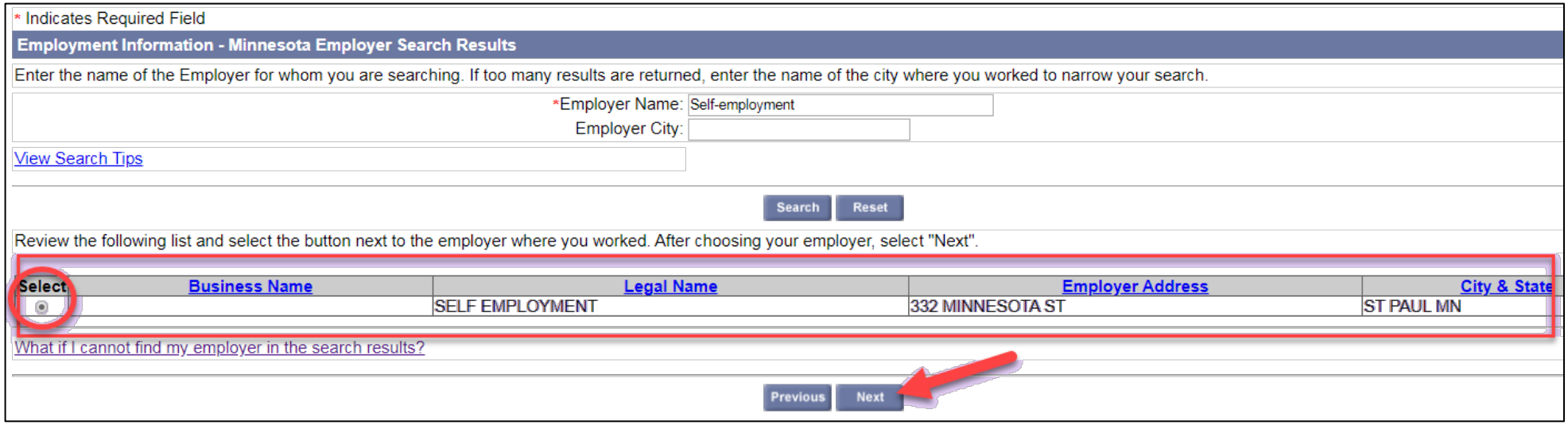
Answer ‘Yes’ to “Did you work for an employer in Minnesota?”.

Enter **Self-employment** for the Employer Name and then select **Search**. Be sure to include the hyphen.



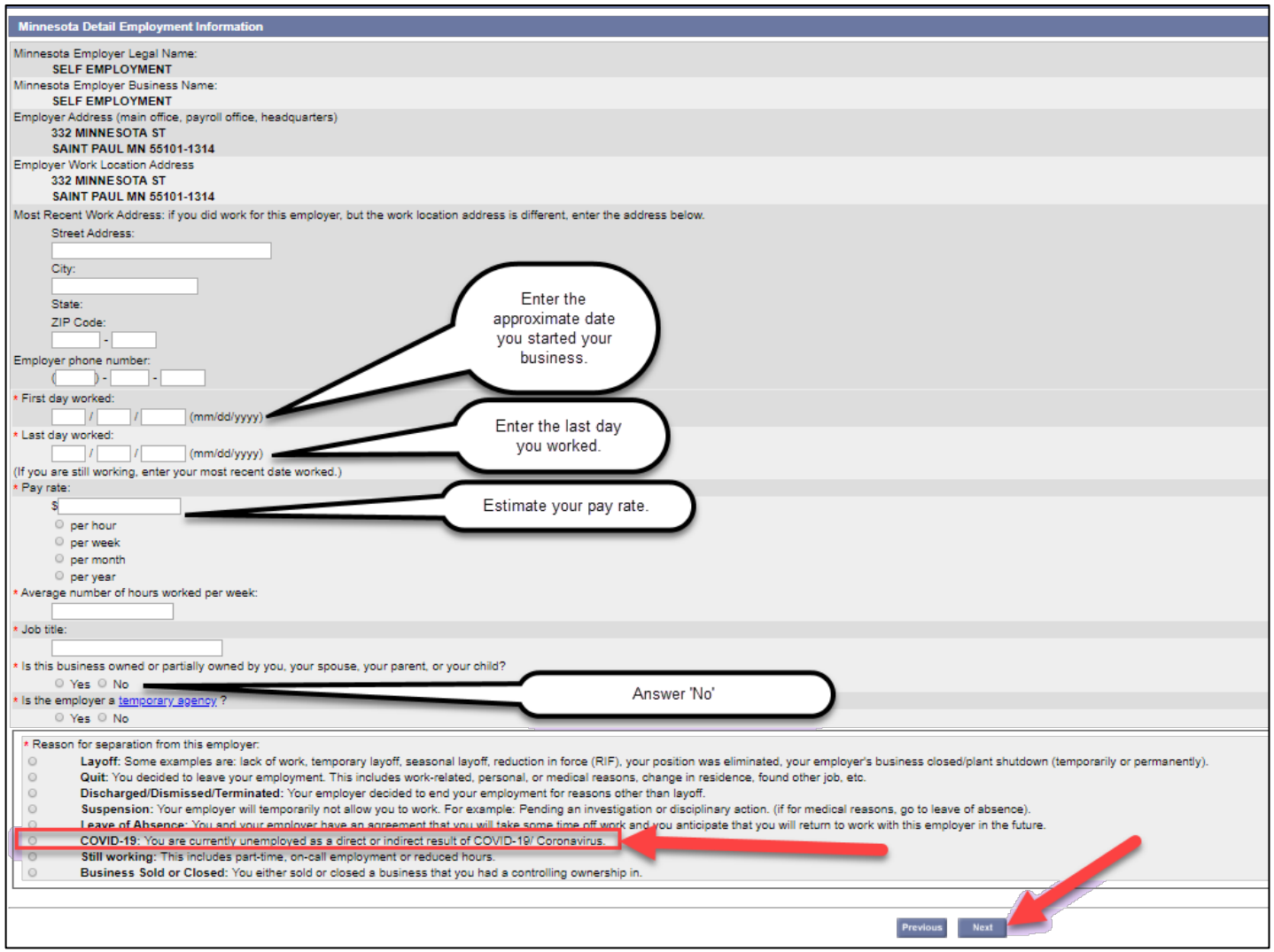
STEP 24. Employment Information – Minnesota Employer Search Results.

You will see your employer listed as SELF EMPLOYMENT. The address will be 332 Minnesota Street. Select this employer and then select **Next**.



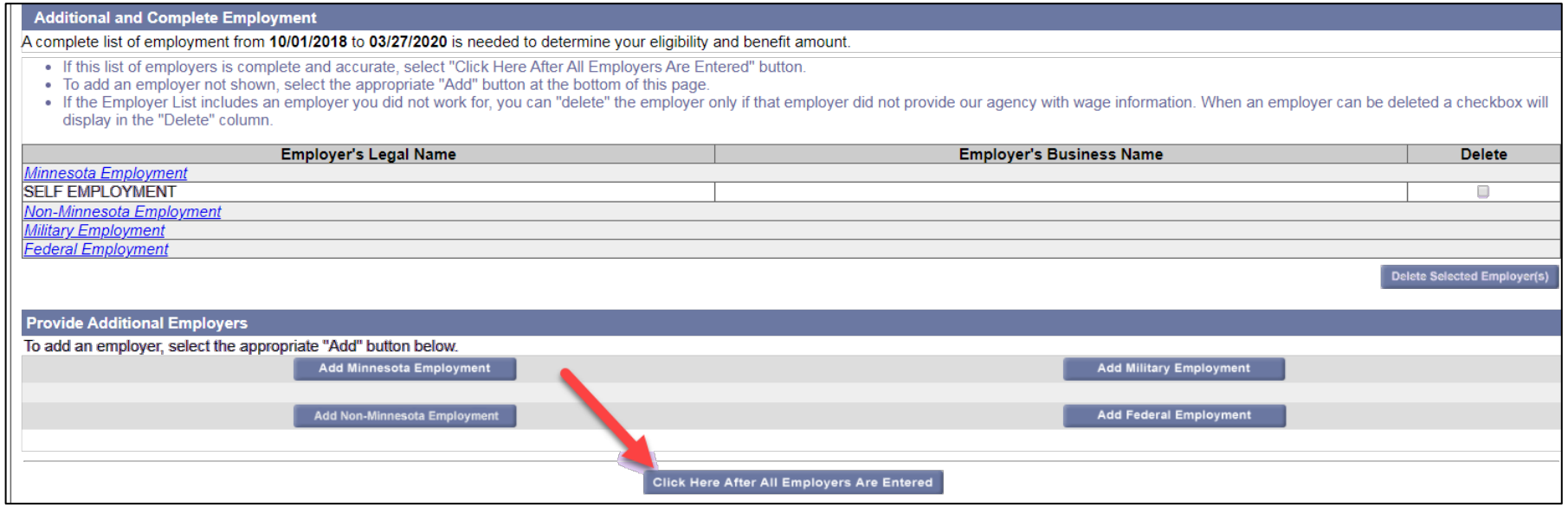
STEP 25. “Minnesota Detail Employment Information”.

On this screen, enter your business address as the most recent work address. Enter your own phone number. Enter the approximate date you started your business as the “first day worked”. Enter the last day you worked. Estimate your pay rate as best you can, as well as your average number of hours worked. Enter your job title. **Select ‘No’ to “Is your business owned or partially owned by you, your spouse, your parent, or your child?”, even if you were a legal owner of the business.** Select **COVID-19** for the reason for separation from this employer. Select **Next**.



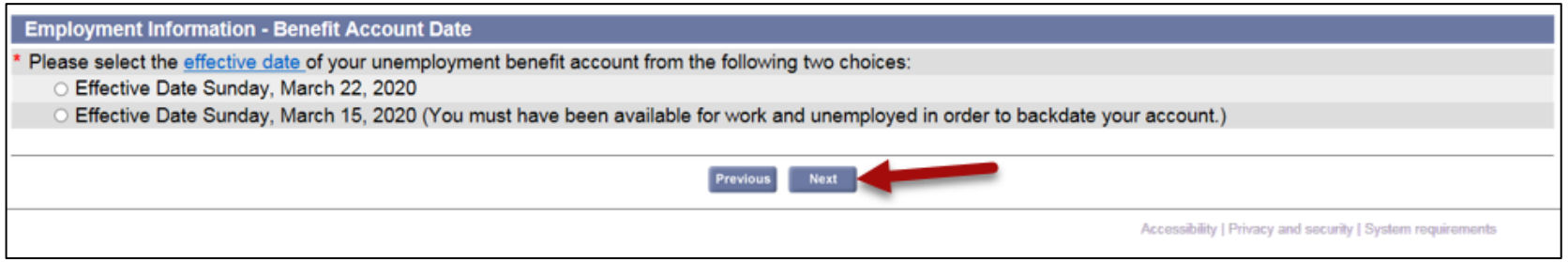
STEP 26. Additional and Complete Employment.

Select “Click Here After All Employers Are Entered”.



STEP 27. Employment Information – Benefit Account Date.

Select the week you first became unemployed or had your work hours reduced. Select **Next**



STEP 28. Unemployment Insurance Request for Information-related to COVID-19.

There are questions about how your job was affected by COVID19. Answer each question as it applies to you.

Unemployment Insurance Request for Information

Employer name:
Doing business as:
Employment start date:
Employment end date:
Average number of hours worked per week:
Last wage:
Job title:

The following information is needed to determine your eligibility for unemployment benefits. Respond by the due date. If you do not respond, a determination will be issued from available information.

* **Are you still employed but working reduced hours/earning less income?**

○ Yes, I am still employed but my hours/income were reduced

If yes, answer the following questions:

If your hours/income were reduced, when did this occur? ___ / ___ / ___ (mm/dd/yyyy)

Were your hours/income reduced because of COVID-19/Coronavirus? ○ Yes ○ No

What city/state was this job located in?

○ No, I am not currently employed

* **Are you totally unemployed?** ○ Yes ○ No

If yes, answer the following questions:

If you are totally unemployed, what was your last day of work? ___ / ___ / ___ (mm/dd/yyyy)

Are you totally unemployed because of COVID-19/Coronavirus? ○ Yes ○ No

What city/state was this job located in?

STEP 28. Separation questions due to COVID-19 - continued.

* **Are you self-employed?** ○ Yes ○ No

If yes, answer the following questions:

What is your business/type of work?

How was your business/type of work affected by COVID-19/Coronavirus?

What name do you market your business under?

What city/state were you self-employed in?

What was your net income from self-employment in 2019? Please provide the number you reported to the IRS.

* **Has the pandemic required you to severely limit or suspend your normal work activities?** ○ Yes ○ No

* **Was your place of employment closed as a direct result of the COVID-19 public health emergency?** ○ Yes ○ No

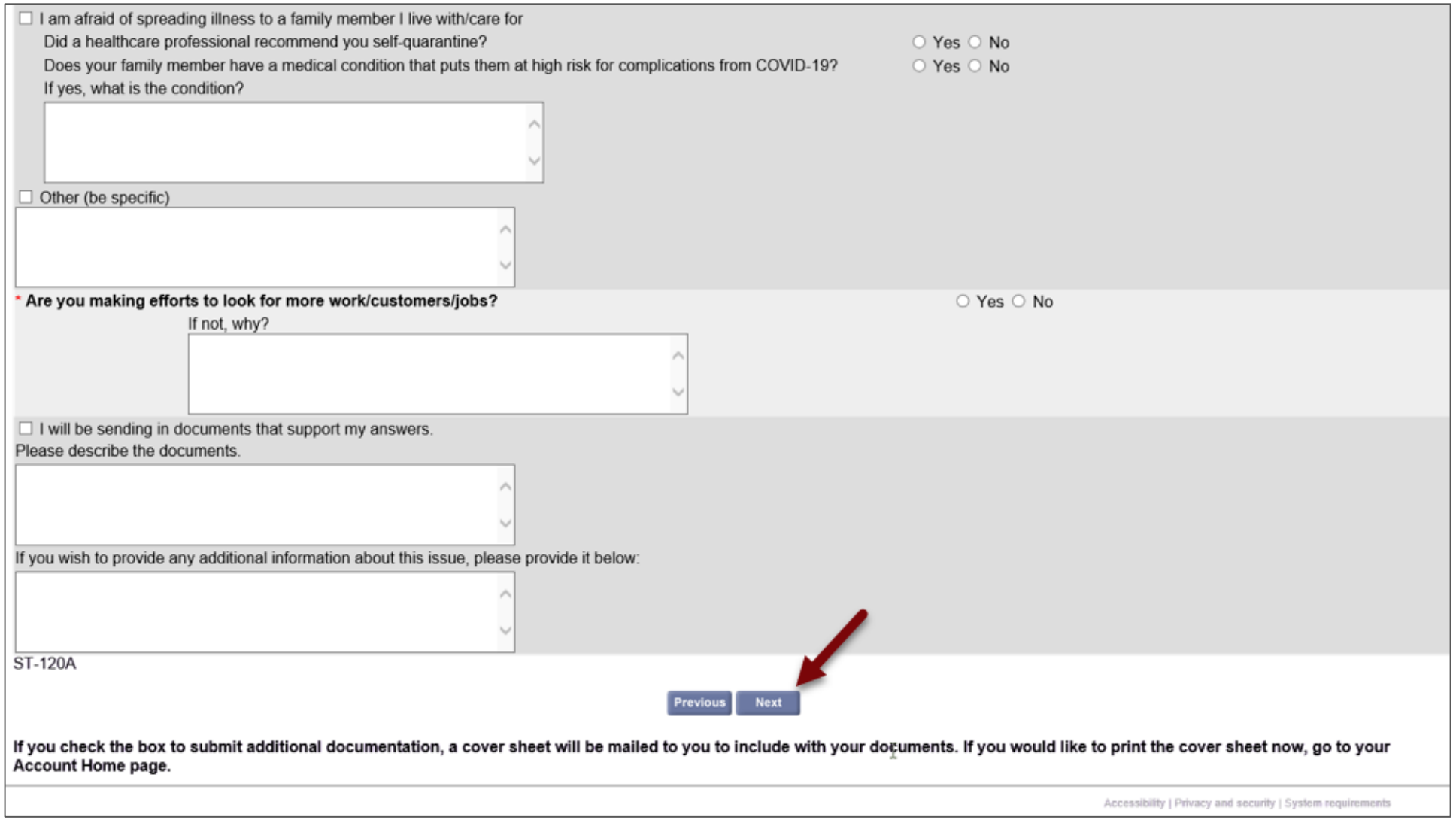
STEP 28. Separation questions due to COVID-19 - continued.

* **What is preventing you from working your normal schedule? Select all that apply:**

- ☐ Government shutdown or stay-at-home order
- ☐ My employer laid me off/reduced my schedule because we lost business due to COVID-19, or because the government limited our operations (for example, limits on restaurant capacity)
- ☐ I am self-employed and have lost business due to COVID-19, or the government has limited my operations (for example, limits on nail salon capacity)
- ☐ I was diagnosed with COVID-19
- ☐ A member of my household was diagnosed with COVID-19
- ☐ A healthcare provider recommended that I self-quarantine due to COVID-19
- ☐ Daycare/school closed due to COVID-19
  - Has the school or daycare reopened? ○ Yes ○ No
  - Have you made efforts to find an alternative care arrangement? ○ Yes ○ No
  - Can you work from home? ○ Yes ○ No
  - Have you tried to work with your employer to find an alternate work arrangement? ○ Yes ○ No
- ☐ I had to quit due to COVID-19-related health issues
- ☐ A job offer was rescinded due to COVID-19
  - What is the name of the employer that offered you the job?
  - When was the job offered? ___ / ___ / ___ (mm/dd/yyyy)
  - When was the job supposed to start? ___ / ___ / ___ (mm/dd/yyyy)
  - Did you accept the job? ○ Yes ○ No
  - When was the job offer rescinded? ___ / ___ / ___ (mm/dd/yyyy)
- ☐ I am afraid for my own health
  - Did a healthcare professional recommend you self-quarantine? ○ Yes ○ No
  - Do you have a medical condition that puts you at high risk for complications from COVID-19? ○ Yes ○ No
  - If yes, what is the condition?

STEP 28. Separation questions due to COVID-19 - continued.

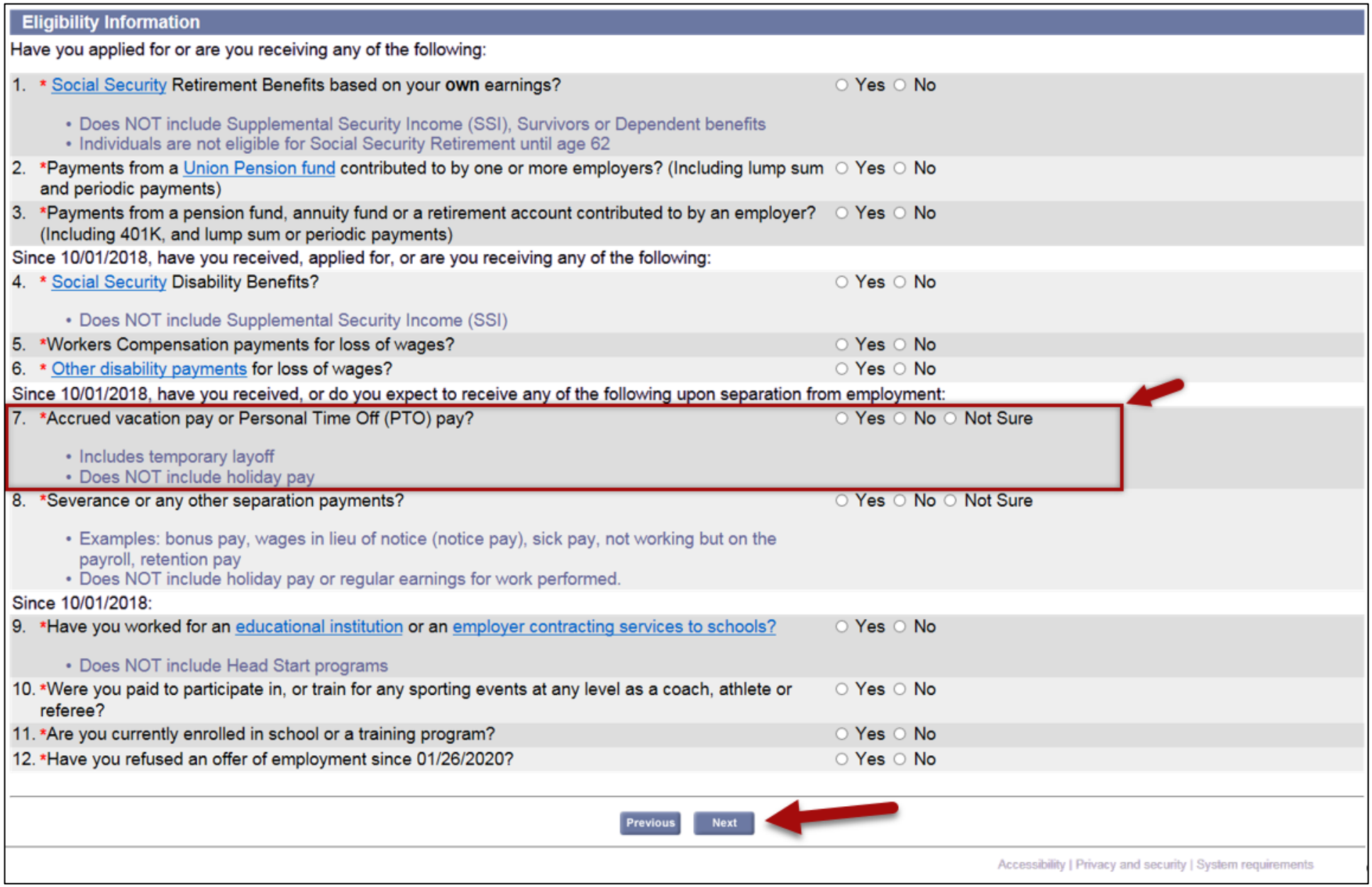
After completing each question, select Next.



STEP 29. Eligibility Information.

We will ask about other sources of income. Answer Yes or No as appropriate. Select **Next**.

Be sure to report if you will receive vacation pay or Personal Time Off (PTO) pay while you're not working.

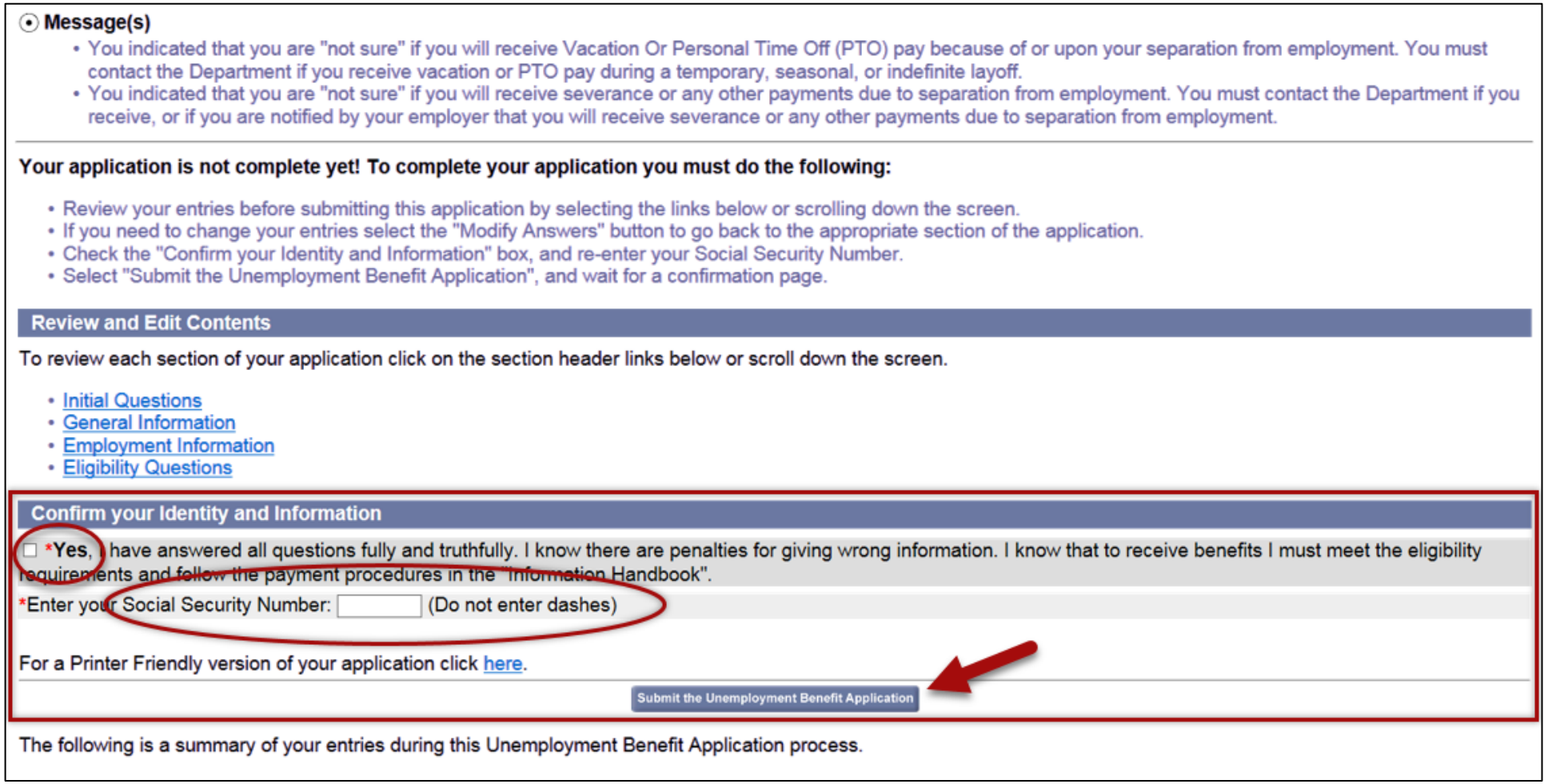


STEP 30. Review your application – edit answers.

This last page of the application allows you to review all the questions we've asked, along with your answers. **Please review your answers** for each section of the application.

Need to change an answer? Follow the instructions on the next page.

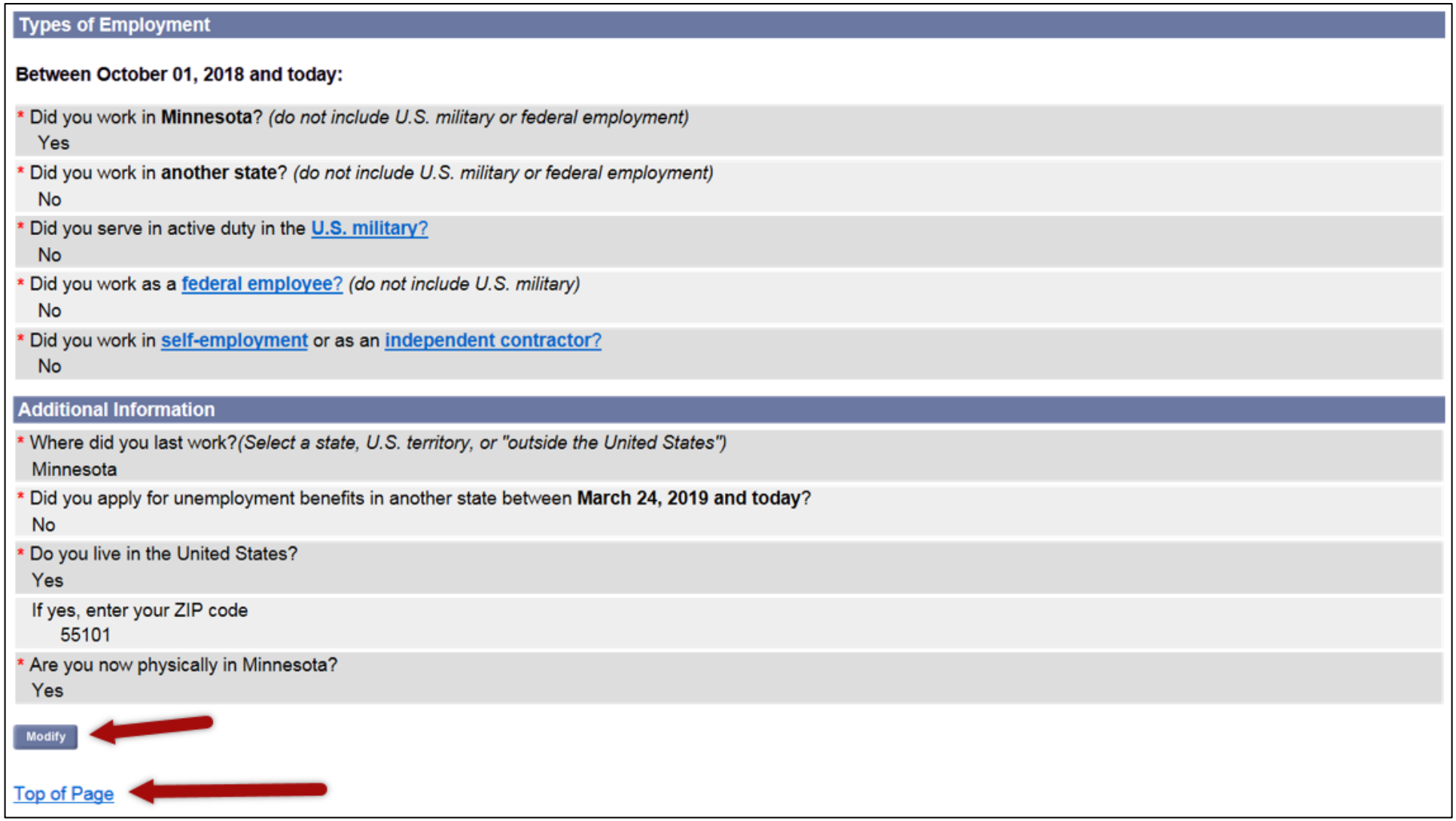
Ready to submit your application? When you are satisfied with your answers, return to the top of this page. Select the Yes checkbox; re-enter your Social Security number (no dashes) and then select the button "Submit the Unemployment Benefit Application."



STEP 30a. Change an answer.

Each section of the application provides a Modify button for you to quickly return to that section and correct an answer.

When you select the Modify button for a section, it will take you back to the beginning of that section. You most likely will need to move through the application pages to find the answer that needs to be updated. Use the **Previous** / **Next** buttons found at the bottom of each page to do this. After you have updated your answer, you must click through the application until you return to the Review page.

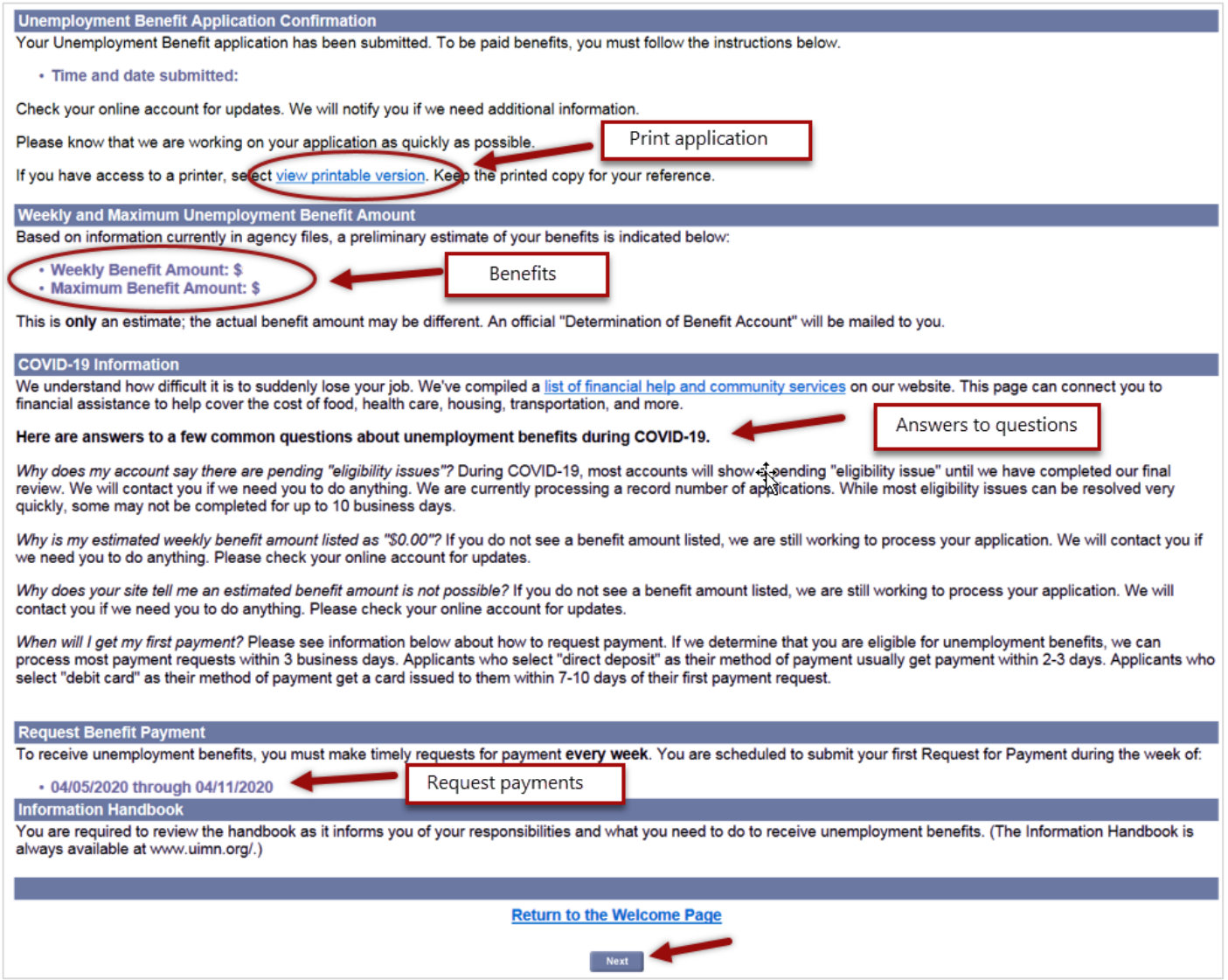


STEP 31. Confirmation page.

Your confirmation page provides a copy of your application. Select “View printable version” to print a copy.

You will also see your weekly and maximum benefit amount. Please note that the weekly benefit amount and maximum benefit amount may be blank on this screen; do not worry if this is the case. We will provide an updated benefit amount once we have processed your application.

The Next button provides additional information about using your account and resources to help you return to work.



Your online account

Information about your unemployment benefit account is available online. After filing your unemployment benefit account, each time you log in with your social security number and password, you will be able to do the following:

- **View Your Account Action Items**: When additional information is needed to process your account or payment, your "Account Home Page" will display messages advising you what you need to do.
- **Request Benefit Payments**: Every week you are required to submit a request for benefit payment. Your "Account Home Page" will inform you of the time frame in which to make a timely request for benefit payment. **If you don’t have a link for request payment, don’t panic. We are verifying your information. A link will be added to your account as possible**.
- **View Your Account Information**: You can view any benefit determinations, payment information such as payment dates and amounts, as well as your general account information.
- **Maintain Your Account Information**: You can change your address, update your tax withholding or change your payment method.