

# NAVIGATING UNEMPLOYMENT

## Overview

- Unemployment benefits, also called unemployment insurance, is money that the government pays you if you lose your job through no fault of your own. The benefits provide temporary financial assistance while you are looking for a new job. Currently, the maximum number of benefit weeks paid runs 20 weeks (MO) and 16-26 weeks (KS).
- To apply, you must file an initial application to determine your eligibility. If you are deemed eligible, you will need to submit weekly claims each week.
- File for unemployment in the state where you worked, not the state where you live.
- You must meet the unemployment requirements in the state where you worked to be eligible.
- There is never a charge to file unemployment.
- Unemployment benefits are considered taxable income by the IRS.
- With a few exceptions, only employers contribute to federal and state unemployment programs.
- Churches and religious orders are generally exempt from unemployment insurance coverage.

## Initial Application

- Use your legally given name on your application.
- You will need your Social Security number. If you worked in Kansas, you will also need either your Driver's License or State ID in addition to your Social Security number.
- It is helpful to know your total earnings for the week (Sunday-Saturday) before taxes and deductions.
- You will also need your name, address, and dates of the past 18 months of employment.
- Routing and account numbers for your bank account if you plan to use direct deposit.
- Once you have applied, your application will be reviewed by the state Dept. of Labor.

## Receiving Payments

- If you are deemed eligible, the fastest method to receive payments is to provide banking information (routing and account number) during the application process. This allows the payment to go directly into your bank account.
- You can also receive your unemployment payment through the mail as a paper check in Missouri.
- Some states allow payments to be loaded on pre-paid debit cards.

## Unemployment in Missouri

1. Set up an account on [Unitereact.labor.mo.gov](http://Unitereact.labor.mo.gov). You will create a User ID and password. Make sure to remember and save your User ID and password in a safe place so you can log back in. Do not share it with anyone else.

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2. Log in and file your unemployment benefits claim.
3. File weekly requests for payment.

Watch [video tutorials](#) for filing in Missouri or visit [Missouri Dept. of Labor's website](#).

## *Unemployment in Kansas*

1. Set up an account on [getkansasbenefits.gov](#). You will create a user name, password, and 4 digit PIN. Make sure you remember and save this information in a safe place so you can log back in. Do not share it with anyone else.
2. Log in and file your unemployment claim.
3. File weekly requests for payment.

Visit [Kansas Dept. of Labor's website](#) and [review FAQ's](#).