For Self-Employed and Contract Workers

Step-by-step guide to completing the UI Application during COVID-19

We are currently processing more applications for unemployment benefits than we have ever received before. To ensure our online system can handle the increased activity, we are asking new applicants to apply on an assigned day. The day you file for benefits will not affect the amount of benefits you receive.

<table>
<thead>
<tr>
<th>If the last digit of your Social Security number is:</th>
<th>Apply online 6 A.M. to 8 P.M. on this day of the week:</th>
</tr>
</thead>
<tbody>
<tr>
<td>0, 1 or 2</td>
<td>Monday, Thursday, Friday</td>
</tr>
<tr>
<td>3, 4 or 5</td>
<td>Tuesday, Thursday, Friday</td>
</tr>
<tr>
<td>6, 7, 8, or 9</td>
<td>Wednesday, Thursday, Friday</td>
</tr>
</tbody>
</table>

How to apply for unemployment benefits if you are self-employed or a contract worker.

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...*

Welcome Applicants!
This is the official resource for information about Minnesota Unemployment Insurance (UI) benefits.

UI benefits provide a temporary partial wage replacement to workers who become unemployed through no fault of their own.

If you have become unemployed or had your hours greatly reduced, complete the Application Process—we will determine whether or not you are eligible and notify you.

I Need To...
- **Apply for Benefits**
- Request a Benefit Payment
- Log in to my Account
- Find a Job

Quick Links
- Estimate Your Benefits
- Information Handbook
- Health Care & Community Services
- Report UI Fraud
- UI Law

Minnesota Voter Registration

News & Updates
- COVID-19 and unemployment benefits
- IRS Form 1099-G year-end tax information
- Upcoming Work Search Events

Labor Market Data
STEP 3. Start your application.

If you have never applied for Minnesota unemployment benefits, on your scheduled day, 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.

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.

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.

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.

![Child Support Information section]


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.

![Work Information section]
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.

![Describe your work form](image1)

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.

![Payment method form](image2)
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.

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):*

![Image of Employment Information form with one row added: Alpha Bravo Charlie, Inc. (Employer’s Legal Name) and ABC, Inc. (Employer’s Business Name).]

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

![Image of Employment Information form with no rows added yet, showing the option to add more employers.]

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.

<table>
<thead>
<tr>
<th>Minnesota Detailed Employment Information</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Minnesota Employer Legal Name:</strong> Alpha Bravo Charlie, Inc.</td>
</tr>
<tr>
<td><strong>Minnesota Employer Business Name:</strong> ABC, Inc.</td>
</tr>
<tr>
<td><strong>Employer Address (main office, payroll office, headquarters)</strong></td>
</tr>
<tr>
<td>28 WILLOW LN</td>
</tr>
<tr>
<td><strong>Employer Work Location Address</strong></td>
</tr>
<tr>
<td>28 WILLOW LN</td>
</tr>
<tr>
<td>* Did you work for this employer anytime in the last 18 months?</td>
</tr>
<tr>
<td>If &quot;Yes&quot;, complete the following information:</td>
</tr>
<tr>
<td>If &quot;No&quot;, this employer will be notified that you indicated you did not work for them.</td>
</tr>
<tr>
<td><strong>Most Recent Work Address:</strong> if you did work for this employer, but the work location address is different, enter the address below.</td>
</tr>
<tr>
<td><strong>Street Address:</strong></td>
</tr>
<tr>
<td><strong>City:</strong></td>
</tr>
<tr>
<td><strong>State:</strong></td>
</tr>
<tr>
<td><strong>ZIP Code:</strong></td>
</tr>
<tr>
<td><strong>Employer phone number:</strong></td>
</tr>
</tbody>
</table>

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.

<table>
<thead>
<tr>
<th>Question</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>First day worked:</strong></td>
<td>[ ] / [ ] / [ ] (mm/dd/yyyy)</td>
</tr>
<tr>
<td><strong>Last day worked:</strong></td>
<td>[ ] / [ ] / [ ] (mm/dd/yyyy)</td>
</tr>
<tr>
<td>(If you are still working, enter your most recent date worked.)</td>
<td></td>
</tr>
<tr>
<td><strong>Pay rate:</strong></td>
<td>$</td>
</tr>
<tr>
<td>- per hour</td>
<td></td>
</tr>
<tr>
<td>- per week</td>
<td></td>
</tr>
<tr>
<td>- per month</td>
<td></td>
</tr>
<tr>
<td>- per year</td>
<td></td>
</tr>
<tr>
<td><strong>Average number of hours worked per week:</strong></td>
<td>[ ]</td>
</tr>
<tr>
<td><strong>Job title:</strong></td>
<td>[ ]</td>
</tr>
<tr>
<td><strong>Is this business owned or partially owned by you, your spouse, your parent, or your child?</strong></td>
<td></td>
</tr>
<tr>
<td>- Yes</td>
<td></td>
</tr>
<tr>
<td>- No</td>
<td></td>
</tr>
<tr>
<td><strong>Is the employer a temporary agency?</strong></td>
<td></td>
</tr>
<tr>
<td>- Yes</td>
<td></td>
</tr>
<tr>
<td>- No</td>
<td></td>
</tr>
<tr>
<td><strong>Reason for separation from this employer:</strong></td>
<td></td>
</tr>
<tr>
<td>- Layoff: Some examples are: lack of work, temporary layoff, seasonal layoff, reduction in force (RIF), your position was eliminated, your employer’s business closed/plant shutdown (temporarily or permanently).</td>
<td></td>
</tr>
<tr>
<td>- Quit: You decided to leave your employment. This includes work-related, personal, or medical reasons, change in residence, found other job, etc.</td>
<td></td>
</tr>
<tr>
<td>- Discharged/Dismissed/Terminated: Your employer decided to end your employment for reasons other than layoff.</td>
<td></td>
</tr>
<tr>
<td>- Suspension: Your employer will temporarily not allow you to work. For example: Pending an investigation or disciplinary action. (if for medical reasons, go to leave of absence).</td>
<td></td>
</tr>
<tr>
<td>- Leave of Absence: You and your employer have an agreement that you will take some time off work and you anticipate that you will return to work with this employer in the future.</td>
<td></td>
</tr>
<tr>
<td>- COVID-19: You are currently unemployed as a direct or indirect result of COVID-19/Coronavirus.</td>
<td></td>
</tr>
<tr>
<td>- Still working: This includes part-time, on-call employment or reduced hours.</td>
<td></td>
</tr>
<tr>
<td>- Business Sold or Closed: You either sold or closed a business that you had a controlling ownership in.</td>
<td></td>
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</tbody>
</table>
STEP 22. Additional and Complete Employment.

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

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.

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.

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

There are questions about how your job was affected by COVID-19. Answer each question as it applies to you.

Answer Yes to the question “Are you unemployed or working fewer hours due to COVID-19/coronavirus?”

Answer Yes to the question “Are you self-employed?”

Enter the last date you worked or the first day you began working your reduced schedule and then 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.

### Types of Employment

**Between October 01, 2018 and today:**

* Did you work in **Minnesota**? *(do not include U.S. military or federal employment)*
  - Yes

* Did you work in **another state**? *(do not include U.S. military or federal employment)*
  - No

* Did you serve in active duty in the **U.S. military**?
  - No

* Did you work as a **federal employee**? *(do not include U.S. military)*
  - No

* Did you work in **self-employment** or as an **independent contractor**?
  - No

### Additional Information

* Where did you last work? *(Select a state, U.S. territory, or "outside the United States")*
  - Minnesota

* Did you apply for unemployment benefits in another state between **March 24, 2019 and today**?
  - No

* Do you live in the United States?
  - Yes

  If yes, enter your ZIP code
  - 55101

* Are you now physically in Minnesota?
  - Yes
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 have the ability to 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.