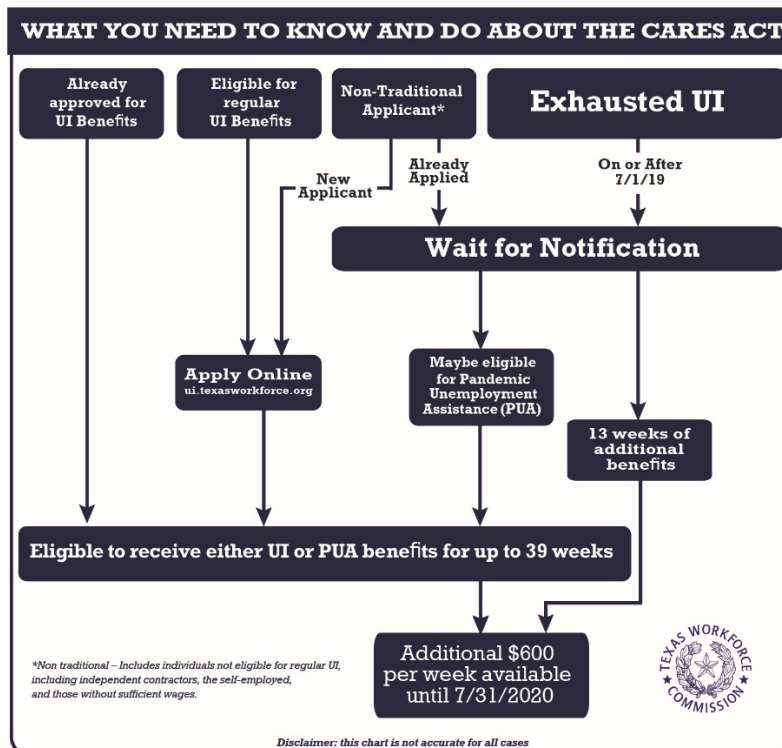


Stop thinking you are not eligible!

This is a pandemic; the rules have changed.

TEXAS WORKFORCE COMMISSION

The Texas Workforce Commission (TWC), provides not only the regular state unemployment benefits, they also manage two pieces of the CARES ACT for the federal assistance. Let's breakdown the terminology on this chart so you know where you fit.



- Already approved for UI Benefits (regular Unemployment Insurance Benefits)
 - You were laid off by your W-2 employer and are pre-approved through a mass layoff
 - You lost your W-2 job and have already applied and been approved for regular UI
- Eligible for regular UI Benefits
 - You get a W-2 and have lost employment
- Non-Traditional Applicant
 - You only receive 1099s (independent contractor)
 - You receive both a W-2 and 1099s

- You have your own business and draw on the profits to pay yourself (not salaried)

VERBALLY WALK THROUGH EXAMPLES IN THE CHART

TIPS ON APPLYING THROUGH TWC:

Read through this document: <https://www.twc.texas.gov/news/frequently-asked-questions-about-unemployment-insurance-benefits-related-covid-19>

It may leave you with more questions than answers in some cases but don't worry, the flow chart tells you what to do, which is mostly WAIT. Fortunately, it is not an exceptionally long wait in most cases.

Make sure you are on this webpage when you apply: <https://apps.twc.state.tx.us/UBS/security/logon.do>

If you have ever applied before you will already have an account. Try not to lock yourself out trying passwords, this could cause delays.

But unless your need is very urgent don't worry, your benefits WILL go back to the date your employment ceased (varies by case).

If you happen to have an account as an EMPLOYER – where you file and pay your State Unemployment Tax – DO NOT USE THE SAME EMAIL to create your account as a worker. This can cause more difficulties and delays, it's a know bug in their system.

The best way to resolve login issues is to email. It may take a while for them to respond but they will.

The phone number is constantly busy, they really want you to take care of things through the application process. If it makes you feel better to call, make sure you are calling on the right day, based on your area code, found at the bottom of the FAQ doc above.

Once you are logged in try using the AI Chat Bot if you have questions, apparently it's been helpful.

During some of the process you may be asked questions that seem irrelevant since it is geared toward regular unemployment. Ignore that, answer as best you can. For example, NOBODY is required to do job searches right now, but you will still be asked about it.

Check your Correspondence Page often, you will probably NOT get notified of communications, but they will appear here.

You must request your payment every two weeks and can only do it on certain days of the week.

All this taking too long and you are running out of options? Claimants who are in a hardship situation should contact 2-1-1 for additional resources such as help with utilities, rent, food, transportation, childcare, child support, finding work, education or training, and other benefits.

FEDERAL PAYCHECK PROTECTION PROGRAM (PPP) and ECONOMIC INJURY DISASTER LOAN

So, are you eligible for these loans? Let's find out. This tool by Intuit is easy to use and understand:

https://aidassist.intuit.com/app/home?cid=psoc_fb-ig_click_us_iaa-fy20_en_qb-federalrelief_vid_intuit-brand#/home

intuit Aid Assist [FAQ](#)

Do you have an existing loan or application in progress for either the Paycheck Protection Program (PPP) and/or the COVID-19 Economic Injury Disaster Loan (EIDL)?

If you have an **existing COVID-19 EIDL or have an application in progress**, you are not eligible for another COVID-19 EIDL.

If you have an **existing PPP loan or have an application in progress**, you are not eligible for another PPP loan.

If you have an **outstanding COVID-19 EIDL amount due**, you will not be eligible for a second COVID-19 EIDL, and must roll it over into a PPP if you receive one.

[Refer to FAQ for more details](#)

I have not applied to either program

I have applied for (or have an existing) PPP loan

I have applied for (or have an existing) COVID-19 EIDL

I have applied to both PPP and COVID-19 EIDL

Jan 31 and Feb 15, 2020 are important dates for these programs. On those dates, was your business in operation?

We're not talking about a day of the week--we know some businesses close on Fridays and Saturdays. It's also OK if you closed the office or place of business to customers due to government mandated shutdowns, or if you had no sales. **As long as you did not permanently shut down your business completely, the business was in operation.**

- Jan 31, 2020
- Feb 15, 2020
- Both Jan 31, 2020 and Feb 15, 2020
- None of the above

[Back](#)[Next](#)

By selecting "Next", you agree with our Intuit Aid Assist Terms of Service and have read and acknowledged our [Privacy Statement](#).

What type of business do you own?

Refer to our FAQ for more details about [Small Business Definition](#)

- Self-employed or independent contractor, no employees
- Small business with employees
- Non-profits under 501(c)(3), or veteran-owned under 501(c)(19), or tribal business under 657a(b)(2)(C) of SBA
- Non-profits under 501(d) or (e) and 510(c), (d) or (e)
- Cooperative
- Employee-owned (ESOP)
- None of the above

[Back](#)[Next](#)

Depending on your answers you could be eligible for either of these loans.

The EIDL is through the SBA. As I type this, the SBA is not accepting EIDL loan applications since there is a "Lapse in Appropriations". Many expect that to be resolved, with more funds being made available soon. The EIDL is through the SBA, keep checking here if you think you want to apply for it: <https://www.sba.gov/disaster-assistance/coronavirus-covid-19/>

The PPP is through a bank, so if you go that route **the first thing you need is a bank**. Not all banks are qualified to give SBA loans, so check yours. Most banks were only taking current customers because the demand was so high, you may have to ask friends and family for referrals. Then you need to get your application in ASAP.

If you already applied but missed the first round of funding, I strongly recommend you check with your bank, many lost applications as they made changes to their website to allow for the SBA changes that kept coming in.

Get your bookkeeping in order

Even if you were not required to file your 2018 and or 2019 Tax Return, contractor and sole proprietors should file one so there is a record of you filing a Schedule C on your 1040. (this could also help with your Stimulus Payment!)

A truly free tax filing program, even if you have 1099s is FreeTaxUSA. They allow you to go back several years and file returns as well. They do a pretty good job of getting you to the right year but just be sure!

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