

Unemployment Benefits for Musicians

If you have W-2 work, the EDD has everything you need online. Below is the information you need to get started. Once your claim has been approved, you should also start receiving the Pandemic Additional Compensation (PAC, aka PUC) of \$600/week. The PAC is available 3/29 – 7/31/20.

Create a Benefit Programs Online Account-

Very Important! Do this NOW! You must create an account first! You will then receive an EDD debit card via Bank of America in the mail. If you already have a Benefit Programs Online login, you may skip this step.

1. Visit <http://www.edd.ca.gov/BPO> and select **Register**.
2. Accept the terms and conditions to continue.
3. Provide a personal email address used only by you and create a password.
4. Choose a personal image and caption. Select and answer four security questions.
5. Check your email. Select the unique link within 48 hours of receiving the email to complete the process or you'll need to start over.
6. Important: Check your junk/spam folder if you don't see this message in your inbox.

File your UI Claim

You cannot file a claim until you are already out of work. If you start to file the claim, you can select "Save as Draft" to save your file and return later. HOWEVER, they clear the account every Saturday at 8PM, so you must complete your claim by then or start over on Sunday.

Log in to [Benefit Programs Online](#) to get started.

1. Select File a Claim.
2. Read the UI Claim Filing Instructions. Select Next to continue.
3. When asked for the separation reason, Select "**COVID-19**" from the pull-down menu.
4. Provide your general information, last employer information, and employment history.
5. Review the information you provided on the Summary Page and then select Submit.
6. Note: After submitting your claim, a confirmation page will display. You may keep your confirmation number for your records.
7. You will receive a packet in the mail via USPS which will contain info regarding your benefit. You may appeal the decision. Instructions will be included.

Register for UI Online to Certify for Benefits

To receive Unemployment Insurance (UI) benefits, you must provide the EDD eligibility information every two weeks. This is known as certifying for benefits. You can do this easily by using the EDD's UI Online Mobile app. If you are unemployed because of COVID-19, you do not have to report that you are looking for work, nor do you have to sign up on the CalJobs site.

Log in to Benefit Programs Online and select UI Online to begin registration. You'll need to provide the following information:

1. First and last name as it appears on your claim
2. Date of birth
3. Social Security number
4. EDD Customer Account Number*
*If you're a new UI customer, allow 10 business days after filing a claim to receive your EDD Customer Account Number by mail.

Information You Need to File a Claim

You will need to provide your personal information and your:

- Last employer information including company name, supervisor's name, address (mailing and physical location) and phone number
- Last date worked and the reason you are no longer working
- Gross earnings in the last week you worked, beginning with Sunday and ending with your last day of work [may want to have pay stub]
- Information on all employers you worked for **during the past 18 months**, including name, address (mailing and physical location), the dates of employment, gross wages earned, hours worked per week, hourly rate of pay, and the reason you are no longer working.
- Notice to Federal Employees About Unemployment Insurance, Standard Form 8 (former federal employees only)
- DD 214 Member 4 copy (ex-military only)
- Citizenship status, and, if you are not a U.S. citizen, information from your employment authorization document

More information can be found at the following link, https://edd.ca.gov/about_edd/coronavirus-2019/faqs.htm.

Pandemic Unemployment Assistance(PUA)

For 1099 workers - Most musicians never really think about Unemployment Insurance; however in these strange times, even gig musicians can find relief. NOTE: If you have already filed a UI claim and decide that you should have filed a claim under the PUA program, contact EDD. They are willing to work with you on this.

EDD has initiated the Pandemic Unemployment Assistance (PUA) program for those who do not qualify for regular Unemployment Insurance benefits, including the self-employed. EDD is working with the CA Dept. of Technology to develop the application to serve unemployed Californians and as these instructions get posted to their website.

The provisions of the PUA program once operational include:

- Up to 39 weeks of benefits starting with weeks of unemployment beginning February 2, 2020, through the week ending December 31, 2020, depending on when you became directly impacted by the pandemic.
- An additional \$600 to each PUA weekly benefit amount you may be eligible to receive, as part of the separate CARES Act Pandemic Additional Compensation program. Only the weeks of a claim between March 29 and July 31 are eligible for the extra \$600 payments.

Payroll Protection Program

The Small Business Administration has started the Payroll Protection Program which does offer relief in the form of forgivable loans under certain circumstances. There are provisions for Independent Contractors (IC) and Sole Proprietors (SP). The following can be found at www.sba.gov. **Please be aware that not all IC or SP will qualify, however this can be a valuable resource for those who do.**

The Paycheck Protection Program is a loan designed to provide a direct incentive for small businesses to keep their workers on the payroll.

SBA will forgive loans if all employees are kept on the payroll for eight weeks and the money is used for payroll, rent, mortgage interest, or utilities.

You can apply through any existing SBA 7(a) lender or through any federally insured depository institution, federally insured credit union, and Farm Credit System institution that is participating. Other regulated lenders will be available to make these loans once they are approved and enrolled in the program. You should consult with your local lender as to whether it is participating in the program.

Lenders may begin processing loan applications as soon as April 3, 2020. The Paycheck Protection Program will be available through June 30, 2020, after which the application window will close.

For affiliation rules applicable for the Paycheck Protection Program, [click here](#).

The [Interim Final Rule for Applicable Affiliation Rules](#) for the Paycheck Protection Program information is being posted in advance of publication in the Federal Register. The official version will appear in the Federal Register.

[Frequently Asked Questions for Faith-Based Organizations Participating in the Paycheck Protection Program and Economic Injury Disaster Loan Program](#)

Who Can Apply

This program is for any small business with less than 500 employees (including sole proprietorships, independent contractors and self-employed persons), 501(c)(3) non-profit organizations, 501(c)(19) veterans organizations, or Tribal businesses (see sec. 31(b)(2)(C) of the Small Business Act) affected by coronavirus/COVID-19.

Businesses in certain industries may have more than 500 employees if they meet the [SBA's size standards](#) for those industries.

Small businesses in the hospitality and food industry with more than one location could also be eligible if their individual locations employ less than 500 workers.

Loan Details and Forgiveness

The loan will be fully forgiven if the funds are used for payroll costs, interest on mortgages, rent, and utilities (due to likely high subscription, at least 75% of the forgiven amount must have been used for payroll). Loan payments will also be deferred for six months. No collateral or personal guarantees are required. Neither the government nor lenders will charge small businesses any fees.

Forgiveness is based on the employer maintaining or quickly rehiring employees and maintaining salary levels. Forgiveness will be reduced if full-time headcount declines, or if salaries and wages decrease.

This loan has a maturity of 2 years and an interest rate of 1%.

If you wish to begin preparing your application, you can download a copy of the **PPP borrower application form** to see the information that will be requested from you when you apply with a lender.

We would be remiss if we didn't thank the AFM, our sister Entertainment Unions, and the Labor Movement at Large for making the push to get this relief. If it wasn't for the hard work of Alphonso Pollard and President Ray Hair inclusion of Independent Contractors would have never come to pass.

We hope that you are staying safe and healthy.