

10:47:42 >> Please stand by. This meeting will start at the top of the hour.

10:47:55 >> BLAKE: Max, can you hear me okay?

10:47:55 >> MAX: Yep.

10:48:02 >> BLAKE: Super.

10:49:22 >> ANDY: Okay. So the captioner has joined. So she is on. And then we will be expecting Mark for the ASL interpretation. It is not

10:49:36 recorded now, but we're starting recording shortly at the top of the hour. I'm going to try the screen sharing to see how that looks.

10:49:44 >> ANDY: Okay.

10:52:40 >> ANDY: Mark, I think I have you promoted to panelist.

10:52:42 >> Mark: Thanks for the promotion.

10:52:48 >> ANDY: After all your hard work, that is the least I can do.

10:55:11 >> ANDY: Hello to all attendees. We will be getting started in about five minutes.

10:55:26 And just for just for those joining early we will start recording

10:55:37 at the top of the hour after things get going.

There is closed captioning available. So you can click that option on the bottom of your screen to

10:55:44 see the closed captioning. And there will also be a transcript afterwards.

10:55:47 What else?

10:55:53 I would encourage people to use the Q&A feature as opposed to the chat feature.

10:56:08 We'll certainly keep our eyes on the chat feature

for anything coming over, but mostly we will be using the Q&A. And I will be asking those questions

10:56:18 and then we will answer them on screen. But all that is stuff that I'm going to repeat at the top of the hour.

We got a really good number of

10:56:27 registrants for this, so, yeah.

10:56:52 >> ANDY: I sound so articulate when it is put into closed captioning. So, yeah. Very useful information.

10:57:33 before the top.

10:57:40 >> ANDY: About three minutes before the top of the hour. Perhaps we will wait until one or two minutes after and then get started. I believe

10:57:49 participants can join at any point. So we will just keep an eye on things. It looks like there is a lot of you out there now, which is great.

10:59:28 >> ANDY: All right. We are at about a minute until 11:00. Maybe hold off for another minute or two.

People are still coming in. If you just

10:59:38 joined, greetings. We will be getting started shortly and I will kind of lay out an agenda for us and some housekeeping stuff and you will have all

10:59:48 of the information that you need about in webinar. Hopefully a lot of the information you need about the topic of the webinar. And just as a quick

11:00:00 note, closed captioning is provided on this webinar. So you can toggle that. And we will be recording as well so a recording and transcript will be

11:00:05 available on the Springboard for the Arts website after the call.

11:00:12 And I will have more information about where

exactly that will be.

11:01:05 >> ANDY: And for those that have just joined, we will be getting started in just a moment. Waiting an extra minute or two to make sure we get as many

11:01:10 people in here as we can.

11:01:28 >> ANDY: I'm going to hit record in just a moment here and we will get formally started.

11:01:39 All right, everybody. Thank you very much for joining this webinar today. My name is Andy and I'm artist resources director at Springboard for the

11:01:48 Arts and coordinator of the Minnesota lawyers for arts program. Obviously a lot of the questions we have been receiving at Springboard have

11:02:01 been related to unemployment insurance. There has been a huge uptick in applications and the state is still waiting for guidance from the federal

11:02:09 government. So there is some clarity around some things and more ambiguity around other things.

What we will do is answer questions you may have to
11:02:11 the best of our ability.

11:02:25 And primarily go through the process. Again, just on a housekeeping note, closed captioning is enabled so you can toggle that. And get the closed

11:02:39 captioning. And ASL interpretation by Mark Alan English today. And I am going to pull up now an agenda for us to look at visually. I don't know how

11:02:48 else you would look at something.

11:03:00 Okay. And the webinar is brought to you by Springboard the American composers forum and slam academy. All three

11:03:07 of us have been working together to kind of figure out how to be of most help to artists and creative folks.

11:03:17 And we will be having a series of other presentations and workshops in the coming weeks so keep an eye on the websites for all three organizations for 11:03:34 more information on that. And Iverson Felsheim as well. I would like to introduce to Blake Iverson and Max Felsheim and they will be walking us

11:03:41 through the process and answering questions. Maureen Ramirez from the Department of Employment and Academic Development will be joining us later also 11:03:51 by video. She is on a call at 10:00 and when she is done with that she will join us towards the end. And she can provide some guidance as well. So

11:03:59 quickly I will have Blake and max introduce them 70s. After that we will -- themselves and we will go through updates for the week. A few new

11:04:07 developments that are current as of right now that we will get you up to speed on. And then for the big show, we will go through the application

11:04:15 process. For those that have not been through that. And that will give us a chance to address some questions that have come in. I would also like

11:04:26 to thank everybody for sending questions beforehand. I tried to synthesize them into a list of common questions that we will go through so you can

11:04:33 see if the question that you may have come here today to ask is on that list. And we'll address those at the end. And then at the very end we will

11:04:42 take a Q&A from the audience as get to as many

of those as we can. If we don't, we will figure out a way to get them answered. We'll make it work.

11:04:52 Max, Blake, I am happy to turn it over to you now to give a quick howdy do.

11:05:02 >> BLAKE: Good morning. Blake Iverson from Iverson Felsheim. Thanks Andy for pulling this together and Springboard and the partners. Sucks to be

11:05:09 here but we are hoping to answer your questions and make things a little better.

11:05:23 >> MAX: Hi, I'm Max Felsheim. Practicing arts and taint law. I would like to echo Blake's sentiment and -- and entertainment law. We will do our

11:05:30 best to answer your questions and sort of give a little clarity in these sort of uncertain times.

11:05:39 >> ANDY: Great. And also, from a housekeeping perspective, if you do have questions, please use the Q&A function to ask those. And we will get to

11:05:48 those at the end. You can use the chat feature if you need to, but we prefer the Q&A. That just kind of helps to keep everything in one place.

11:05:56 These are kind of a preview of the questions that we are going to be addressing at the end. These are some of the questions that have come in in the

11:06:06 last two days. What do I do from if I have part-time W-2 jobs as well as 1099 jobs. That is a common question. If you already submitted an

11:06:19 application and need to make edits to that, how can you bring those up to date. Another common one.

Does applying for UI from lost freelance work

11:06:29 affect unemployment insurance benefits you are

eligible through for W 2 work. If you have a current contract for work that expires or ends in May, 11:06:41 when will you be able to apply for benefits then? Considerations if you are on fixed income or social security or SSDI. If your work is 11:06:52 self-employed and you receive so 99s do you list the businesses you invoiced as employers. Does the receipt of an emergency assistance 11:07:00 fund affect contractors applying for benefits and what do you do about benefits if you live in Wisconsin and work in Minnesota or vice versa. Those 11:07:12 are the questions that we will be getting to at the end. If you see those, great. And Max and Blake, feel free to jump in. Here is the 11:07:20 recent updates that we know about for this week that may be relevant. I'm sure you have been in some cases waiting to get through to somebody. But 11:07:29 the call lines are still open. They are apparently a little less busy this week than they were. If you have general questions call between Monday 11:07:38 and Thursday from 8:00 to 2:00. And if you need assistance with your application on a more one on one basis, you can call on Friday between 8:00 and 11:07:50 4:30. That particular time is being reserved for folks that don't have access to a computer, don't have good internet access, maybe speak English as 11:08:00 a second language, so that is something to keep in mind for the Fridays. And then Mondays and days after a major announcement also tend to be a lot 11:08:12 busier. If you call on a Tuesday, it would seem

like you would have a better chance. Blake and Max, do you want to give the update on

11:08:18 this one?

11:08:27 >> MAX: Sure, I can take it. Yeah, I mean I don't know if all of you are aware but part of this CARES act that the government put through, the

11:08:39 federal government is supplementing state unemployment payments with an additional \$600 per week. And kind of the holdup that, you know, we have been

11:08:49 experiencing was the state unemployment office was on hold in issuing the payments because they sort of had to wait for more instructions from the

11:08:57 federal government. And now they have gotten sort of authorization and instructions on that. So those payments are now active. So in addition to

11:09:06 any unemployment you get through the state program you are going to be able to get an additional \$600 a week and those payments are in the system.

11:09:12 There had been a backlog on those.

11:09:22 >> ANDY: And my understanding about that is that information may not appear on your online portal, but it is happening. So check your bank account or

11:09:32 your credit card or debit card depending on what information you used. Okay.

11:09:53 >> MAX: It is my understanding those will back date to the week starting correct. If you if

11:10:04 you go to Springboard for the Arts website it will be archived under the coronavirus page. We have a primary coronavirus page. It will be there. So

11:10:13 thank you for that question. All right. Do you all want to jump in to the step-by-step form?

11:10:19 >> BLAKE: Yes, let's do it.

11:11:04 >> ANDY: Okay. This may be old information to some of you. There it is. I will toggle the forward back ward switch and you all can go to up to here -- you all can go to town here.

11:11:17 >> BLAKE: Just to provide context. This is a -- you know, this is a shift in how unemployment has been, you know, eligibility has been available to,

11:11:28 you know in the past only available to employees. And obviously in the current crisis, you know, the state has taken steps to help out people who are

11:11:37 self-employed, intercontractors. And so to kind of just start here, this these are the days of the week that you can apply for unemployment. It is

11:11:46 based on the last digit of your social security number. And so on Monday through Wednesday. And then anyone who doesn't apply in that period can

11:11:56 apply Thursday or Friday. So you start at the UIMN.org website and select you are an applicant.

11:12:15 We can go ahead and toggle forward, Andy. All right. So, in the lower left-hand corner, apply for benefits. That is the place to do so.

11:12:25 Now just going to look really closely at this stuff.

11:12:36 Okay. So this page is just a rehash of what we have already been through. This is the -- the issue here is whether you have previously applied for

11:12:45 benefits or not. So you might determine whether you have an existing a-- existing account or not. If

you do not, enter your social security
11:12:46 number to begin the process.
11:13:01 And there are some -- there is a link here if you
will notice the hyper text at the top under COVID-19 see
this page for helpful information. There
11:13:10 are resources on the page for you. And these
videos below in the blue box. What you should know
before applying and completing the online
11:13:20 application. And then we get to the real
substance down here. What sorts of Documents do you
need to have? Driver's license or state ID. A year
11:13:29 employment history. Employers name, address,
phone number, dates of unemployment, pay rate, reason
you are no longer working. Some of this stuff is
11:13:40 a little unique when you have been self-
employed. So you are going -- you know, you want to pull
this information together whether you have done W-2
11:13:53 work, 1099 work, or you have just been paid by
customers for your own business, whether that business is
incorporated or operate as sole proprietor.
11:14:02 And then the bank account and routing numbers.
If you use the banking system, this is probably the
simplest way. If you have an account, you will
11:14:12 need to look at your either your checks or your --
get the information for your bank to find your routing
number and your account number. And then if
11:14:23 you are not a U.S. citizen, you have to have your
work authorization document. And if you have been in the
military in the last 18 months you need
11:14:35 that information. The DD 214. And if you are a

federal employee you need the SF-8 and SF-50 documents. And then you start the application process.

11:14:46 So, take some time to pull all this information together. I would -- everything in the last 18 months. My understanding is that the current guidance

11:14:55 is that self-employment is going to be based on your 2019 tax return in terms of your revenue. But there is some work being done to see if we could

11:15:01 extend that to an average between '18 and '19.

Is that correct, Andy? To the best of your knowledge?

11:15:11 >> ANDY: Yes, that is my understanding that it is based now on 2019, but there is some advocacy happening to see if that can also apply to 2018

11:15:15 to give a fuller picture.

11:15:18 >> BLAKE: Max, do you want to take the next couple?

11:15:21 >> MAX: Sure. So are we on the next page. Sorry.

11:15:24 >> BLAKE: Ready to go on the next one.

11:15:33 >> MAX: Okay. Yep, so on the next page, you know, it is just sort of a quick to make sure you are sort of understanding all of the data privacy

11:15:36 stuff. So I think we can skip that one.

11:15:47 >> BLAKE: The only thing to point out there is that if you owe child support then that may be -- that may be garnished as as part of this. Just an

11:15:56 FYI to anyone out there if you are behind in child support you do have to identify that and that can impact your benefits.

11:16:06 >> MAX: Sure. So then on the next one, you

know, we are looking at sort of the types of unemployment and this is where you are going to get into, you
11:16:14 know, whether or not you work in Minnesota.
And we saw a lot of questions come up, if I live in
Minnesota but work in another state, where do I
11:16:22 apply. And this comes up with freelancers, I
know touring musicians have this issue of working in
multiple states. The best information we have is
11:16:31 if you are living in Minnesota and a majority of
your work came in Minnesota and some might have been
from other states, you should apply in
11:16:41 Minnesota. You should be applying here in
Minnesota and you will click yes on that. But if the
majority of your work is in another state, you know,
11:16:50 let's say you work across the border in
Wisconsin, you are going to want to apply in Wisconsin
even though you live in Minnesota. So that is one
11:17:04 thing to consider as just sort of making that
determination of where most of your work was that was
generating the unemployment. And then as far as
11:17:16 we go down here, you will see sort of the red box
that sort of says ask did you work as self-employed or
independent contractor. Even if you were an
11:17:23 independent contractor for the purposes of the
system because they are sort of updating this and using
this system to implement these new payments
11:17:34 under the CARE act you have to check yes on
that, on that piece there because normally what would
happen is if you click that, you know, you are not
11:17:46 going to get unemployment but they are sort of

using the old form to get this thing up and running for the new CARES act payment. Make sure you click

11:17:56 yes on that and there will be more pieces further down in the application where you will see that you will have to sort of click some things to get

11:18:04 through -- past that issue. All right. We can go on the next one, I think.

11:18:13 >> ANDY: And just another quick and lame housekeeping note, I cannot actually see the Q&A being in full screen so if you could keep an eye on those to

11:18:25 see if there are questions come in that directly relate to what we are talking about right now. Otherwise we will get to them at the end of the

11:18:25 session.

11:18:30 >> BLAKE: A request, max, if you could bump up the audio a little bit.

11:18:33 >> MAX: Was that the older one? I switched out the microphone.

11:18:35 >> BLAKE: I think that is better then, good.

11:18:40 >> MAX: Okay. Any other questions on there?

11:18:50 >> BLAKE: The next -- we have a couple more questions. But I think we should hold those. I think we might talk to -- we will address some of this.

11:19:02 >> MAX: Okay. So next step enter in the Social Security Number. No dashes. A lot of the stuff we are talking through is sort of automated on the

11:19:11 process and it won't let you go through if you do is incorrectly so forgive me if I go over some this of.

Entering the state ID info. Move on to the

11:19:21 next slide. And then step nine, next is setting up

a password. There is going to be some requirements on that. But, you know, we can -- they will
11:19:34 talk you through that information (away from mic) and then the next one if we go on to step 10. This one is where you put in your address and your
11:19:43 telephone number. All that information. It is important that you get this stuff correctly entered because this is how they are going to contact you
11:19:52 with any issues they have. A lot of times they -- if there are issues with the application they will mail you. And one thing I have notice, too,
11:20:06 just a little tip is there have been a fair amount of rob calls or scam calls related to -- robo calls. Just know that generally the unemployment
11:20:16 office will mail or send any questions or anything they have via mail or through your e-mail address. Just, you know, just be cautious about that.
11:20:18 Blake, do you want to go from there?
11:20:30 >> BLAKE: Sure, go to the next one. All right. Max, we are just getting another comment about trailing off. So just make sure that you are as loud
11:20:33 as you can be, please. All right.
11:20:45 So the -- the next information is demo graphic information. This doesn't impact your eligibility in any way. You know, are you a military Veteran.
11:20:51 Your ethnic heritage. Your race. Highest level of education. Disability and citizenship.
11:21:02 And then the aforementioned 12 child support information what I mentioned before. If you are delinquent on child support this is a place that they

11:21:15 will look to send that money from there to the recipient of that. Rather than to you. Go ahead and forward that. Thank you. All right. So this is
11:21:28 a union question. Note that most unions in Minnesota are not hiring hall unions so this is are you a member of a union. That requires for you to
11:21:36 seek work through the union hiring hall or assist you in finding work. That is pretty uncommon here. And then if yes, and then do you have a recall
11:21:56 date. And I know we have Matt Derwilliger, Andy, are you able to promote or share screen him so he could speak on this?

11:22:02 >> ANDY: Yes, let me come out of share screen mode real quick so I can promote him. Let's see.

11:22:17 Mat, you should be on the line now if you can hear me.

11:22:28 >> I can hear you. Doesn't look like I have access to a camera but that's fine. If you are -- if you are on the rural hall stage hands in the TSA

11:22:40 local 13, we are listed, list of unions in the dropdown menu. But if you select other Minnesota union or a union that helps you

11:22:50 find work which I believe is how the question was phrased. It may have been updated some for the COVID response. But you can if you are a part of

11:23:01 the referral hall for ESE you can say that you are part of that. You don't need to be a card-holding member. If you participate in the referral hall

11:23:10 you can select other Minnesota union. And if you are calling I sort of explained to them what we are. But

most people select other union and move
11:23:14 through that way.

11:23:24 >> ANDY: Great. Thank you. Let's see. Let's see. I think I lost the -- okay.

11:23:27 >> BLAKE: All right. I think we can go ahead. So we are --

11:23:33 >> ANDY: Let me get back to the slides. I will get the slide show. Okay. There we go. Okay.

11:23:44 >> BLAKE: All right. So describe your work? The very many freelancers are not going to fit neatly in one box. You know, but this is just to the

11:23:54 best of your ability identify the category that you work in. You know, so that they will see the second box down is arts, design, entertainment

11:24:07 sports and media. That is probably going to cover the waterfront for a lot of folks. Who are intercontractors and freelancers. But just go through

11:24:16 and you can, you know, like it says at the top, it is a three-part question. You want to get to the overall type of work and then closer to the type

11:24:24 cal job you do and the third is the usual job title or as close to it as possible. So if we go ahead and move forward one.

11:24:36 All right. So if you had selected food preparation services in the first box, now it is going to walk through and identify a list of boxes to enter

11:24:46 that of job specific to the restaurant and hospitality industry. So this would be the kind of first narrowing down and then if we go forward then

11:24:59 that is going to be the job title that best reflects

your job. You know, this system is not a magic 8-ball. It is not going to be particularly

11:25:06 precise. Don't get hung up on that. The closest thing that you do is the one that you should enter.

11:25:18 All right. And payment method. As I said at the top, if you use a banking system, a bank where you have an account number and a routing number,

11:25:28 receiving your benefit by direct deposit is certainly a nice way to do that. If you don't have access to that, then you need to get an unemployment

11:25:36 debit card. My understanding is that there are some fees associated potentially with that debit card. But if that is the way you need to do it, that

11:25:47 is the way you need to do it. So check which method you would like to choose there and then we can move on.

11:25:55 >> MAX: A couple of questions. What if you don't have a state ID. I do not know the answer for that. I'm kind of searching right now as we look to

11:25:59 see if I can come up with that. I will try to find an answer.

11:26:09 >> BLAKE: Keep searching. I don't have an answer on that either. Does anyone else have an answer for that? Okay.

11:26:18 >> ANDY: And another question that came in, because I also did not click self-employed/contractor because with W-2 we are employees of the payroll

11:26:25 company. Do we need to change that and can I change that. To answer the question the process we are walking through right now is for self-employed

11:26:34 independent contractors. If you are a W opinion
2 employee then you will -- W-2 employee you will want to
reflect that on the application and this

11:26:38 process might be slightly different than what we
are walking through.

11:26:49 >> BLAKE: So that, yeah, that is a little different
animal. Actually the position that Max and I are in. We --
we own our company, but because we

11:27:00 are -- we are taxed as an S-corp we are
employees of that company. And that is a little bit different
animal than what we are talking about here.

11:27:10 And potentially has more challenges and has to
do with whether you paid unemployment insurance for
your company.

11:27:19 >> MAX: And another question that answers
since my business is an S-corps will I need to enter my
EIN. You will not -- you will need to if you are

11:27:26 identifying your employer but not as far as where
they are asking for your social security number. You won't
--

11:27:33 >> BLAKE: Correct. You are applying for this
personally. If you are applying for help for your business,
that is a separate system and a federal

11:27:36 system right now.

11:28:02 >> ANDY: I got a question about the ASL
interpretation visible in a small window. Let me see. If I
pin that video. Does that make a difference? In

11:28:06 terms of what you can see?

11:28:44 >> ANDY: I will keep trying to work on this. Let's
see here. Sorry, everybody.

11:28:52 >> BLAKE: There is another question is there
ooh way to indicate if you receive both W-2 and 1099

income. Yes, the answer is yes. And that will be

11:29:00 coming up in the -- in the step-by-step.

11:29:12 >> ANDY: Okay. I'm going to go back to the slide
show or the full screen seems to work a little better. Okay.

11:29:16 >> BLAKE: Okay. Shall we go one more ahead.

11:29:23 >> ANDY: Yeah.

11:29:32 >> BLAKE: Again, read the information if you use
the debit card there are some fees. Make sure to click
that hyper link and look at that and make

11:29:41 sure because you do have to check a box saying
that you read it and it will obviously impact the -- if there
are fees attached that is going to impact

11:29:54 the amount of spendable cash that you have
access to. All right. So let's move forward, please. Okay.

So this is an important question. And this

11:30:02 is about whether unemployment benefits are
taxable. The answer is yes that they are taxable. And it is
taxable income to you and you can choose

11:30:15 whether to have tax withheld or not. So the
withholding option you see there are is a percent or
federal and state -- 15% federal and state. 10% or

11:30:26 0% or no income withholding. This is a kind of
philosophical issue. Obviously many of us need every
dollar that we can get today. So many people

11:30:38 choose not to have taxes withheld. If you do
that, just need to be mindful that this will show up as you
know, you will get tax paperwork and have

11:30:49 taxable income coming from this. And it will -- it

may be an issue next year when you file your taxes for 2020. I would imagine that there are going to be all sorts of deductions and programs available to people who have become unemployed because of the crisis but we don't have a ton of guidance on that right now. So I would do this advisedly.

11:31:10 All right. So.

11:31:20 >> MAX: We have a question on here, Blake, that I don't know the answer to. Does applying for unemployment affect future ability to receive a green card or citizenship due to the recent charge rule. For me personally, I think that is a bit out of our area of expertise.

11:31:30 >> BLAKE: Definitely is.

11:31:35 >> MAX: You want to talk to an immigration attorney for that answer. We can't help with that.

11:31:42 >> ANDY: I should say that the Minnesota lawyers for arts does have some immigration attorneys on its roster so if that is something that is an issue

11:31:48 for you, please get in touch with me and we will connect you with those resources.

11:31:56 >> BLAKE: Definitely you are going to want to check that out. We want to make sure that you don't jeopardize any, you know, ability to get a green

11:32:08 card in the future. So please definitely take that advice and if you don't know contact Springboard and speak to an immigration attorney and

11:32:11 they should be able to help you. Step 20.

11:32:22 20. The employer information. A question about if you received W-2s and 1099s as many artists do. This

is the place to list the complete list of
11:32:41 employment in this case it is going back six
months. So it goes back six months. This is -- I'm sorry,
18 months. 1001:20:18. It will have moved
11:32:51 ahead a week by now. Looking back. All the
people that you worked for. For artists and self-employed
folks this could be a dramatic list and again
11:33:02 it may take you a bit of time to pull this
information together. But that is what you are going to
need to do to identify this. I would start with
11:33:15 your -- if you filed your taxes for 2018, you could
look at that and identify the 1099s or W-2s from there.
And if you have access to those
11:33:25 documents, see the dates of that and then again,
if you filed your 2019 taxes, you could -- that would be a
great place to start to identify the
11:33:35 sources of income in 2019. If you have not, you
should have received 1099s or W-2s by the end of
January of this year. So you are going to want to
11:33:48 pull that information together. And so you are
going to list employment income on the first chart there
that says W-2. And then self-employment
11:34:04 income is next. At the bottom there. Yep. See a
list of employment. And then self-employment is step 23.
You can go ahead. All right. So
11:34:16 question here that says I file the for both W-2 and
1099 some employers are listed and paid me more than
the \$600 limits for 1099s, should I have not
11:34:31 have listed those employers? If you know and
received the payments you should list them. It is best to

list them because unemployment is based on
11:34:42 your previous salary. Your previous earnings.
So as much money as you earned, you should identify that
because your benefit level is going to be
11:34:49 commensurate with that. It will be 50% of that.
Max, did you have something you wanted to add to that?
11:34:49 >> MAX: Nope.
11:34:58 >> BLAKE: Okay. Just -- I can't read body
language on these things at all. You want to take over and
do a couple?
11:35:03 >> MAX: You might keep going. I'm still trying to
find that -- answer that question.
11:35:13 >> BLAKE: All right. So step 23. You are going
to -- that is where you would list self-employment exactly
as shown. So the employer name is the
11:35:23 world self-employment. With a hyphen. That is
the answer to employer name for step 23. That is very
important. Don't put self. Don't put me.
11:35:37 Don't put anything like that. Put self--
employment and make it easy for the computer system to
not kick you out. All right. 24. So the employer
11:35:49 search. Again, you are going to identify legal
name, self-employment, and this is important also. The
employer address is 332 Minnesota street, St.
11:35:58 Paul, Minnesota. And this document is going to
be available without the -- without just having to go
through the whole -- this again, right? People
11:36:01 will be able to see this, the deed document?
11:36:11 >> ANDY: Yes, it is pinned to the very top of the --
if you go to our website and go to coronavirus or

COVID-19 legal resources this document is at
11:36:13 the top of the page in PDF form.

11:36:32 >> BLAKE: Great. So it will have in information
in here and just listed exactly as it is listed here. Okay.
Key can move to the next one -- we can going to move to
the next to one.

11:36:45 >> ANDY: I will try to shift the view to see if we
can get the ASL interpretation window prominently
featured for people. Let's

11:36:50 see.

11:36:59 Probably the same view as before.

11:37:00 >> BLAKE: Pretty much.

11:37:06 >> ANDY: Shoot, okay. Okay. Well, let's just
keep going. And we'll see what we can do.

11:37:29 >> BLAKE: Let's go to the next one. Next page,
please. Okay. So you want to enter your business
address as the most recent work address. Your own

11:37:38 phone number and the office and approximate
day you started and last day you worked and pay rate and
average number of hours. Identify job title. It

11:37:50 is like no, is this business partially owned but
you, your spouse, your parent or child even if you are the
legal owner. We are working with a legacy

11:38:01 system that was not designed to, you know, work
with self-employed people. So you know, so this is
probably the most nonintuitive part. But follow

11:38:11 the directions very closely here. No, the
business is not owned but you even if you are like the
owner of it. So.

11:38:40 >> Someone asked why 332 Minnesota street.

That is the address of the -- of many of the state offices.

11:38:58 All right. So after you have entered all of your employers, then you are going to click the button that says click here after all employers are

11:39:12 entered. So and then you want to identify benefit account date. Identify the week you became unemployed or had hours reduced. There is a

11:39:21 one week lag built into the system from the last day that you worked or last day that you received pay to your benefit date.

11:39:34 You want to answer this honestly. If you are now looking back to sometime I mean many of us are probably looking at this and thinking the last time

11:39:42 that I had commission work or something before something a project got canceled or pulled or put on hold indefinitely, that may have been weeks ago.

11:39:55 So you want to identify that. Again, answer honestly, but it may be some time back. In this case you can only do it based on march 16 or 22.

11:40:12 Basically looking at the

11:40:15 >> MAX: And I turned off the screen share.

11:40:27 >> ANDY: I turned off the screen share. I think that is throwing off the ability to see markal Len's screen with the ASL interpretation. How many do

11:40:32 we have with the step-by-step?

11:41:08 >> BLAKE: That's a good question. This is very important but I want to make sure that we have time to get to questions at the end as well.

11:41:12 >> BLAKE: What are we on? 24?

11:41:21 >> ANDY: I should say, Maureen Ramirez has

joined us. As a caller.

11:41:29 >> BLAKE: Do you want to pull her up and let her talk to everyone?

11:41:32 >> ANDY: Maureen, are you there?

11:41:34 >> MAUREEN: I am here. Can you hear me?

11:41:36 >> ANDY: Yes, indeed.

11:41:48 >> MAUREEN: Oh. My camera is not on. Thank you Andy. I'm Maureen Ramirez, the director for the office of economic opportunity at DEED and also a

11:41:59 board member at Springboard. I'm glad that you are hosting this. It is true that this expansion of benefits for the self-employed and gig workers

11:42:06 is the thing we are still working on setting up and some of the places where we are getting the most questions and we understand that is frustrating

11:42:18 and it is taking a while. And we are working hard to get it set up for you. I really appreciate the step-by-step walking through of it. I will

11:42:28 answer one question that was asked earlier about public charge and adjustment of status does applying for unemployment benefits negatively affect you

11:42:42 in that -- when that comes up and the answer is no. I was on a webinar with the immigrant law center of Minnesota and the information from them is

11:42:54 that no unemployment insurance benefits are considered an earned -- they they are an earned benefit. You are only eligible if you have been working

11:43:02 and therefore you have been working. Any accessing of any healthcare that you do in the COVID-19 crisis also does not show up negatively for you in

11:43:04 that public charge.

11:43:16 And that is it. I will just sit back. If I know any other answers that come up I will jump in or let you know, Andy. But thank you very

11:43:16 much.

11:43:19 >> ANDY: Thank you, Maureen.

11:43:27 >> BLAKE: That is a great help. Thanks so much. I believe we are on to step 25.

11:43:35 >> ANDY: You know I will put a link to the document. Which I should have done at the beginning. I will put a link in the chat box so you can follow

11:43:38 along if you are able to.

11:43:49 So a link to the document is now in the chat. The chat box.

11:44:00 >> BLAKE: I'm sorry. We were a little further along than I thought. We had gotten through step 27 which was benefit account date. The first week

11:44:04 you became unemployed. So you want to identify that.

11:44:17 >> ANDY: And I should say, too, for those that are following the ASL interpretation you may want to change the view on your screen so that you can see
11:44:28 all panelists and not just of the panelist speaking.

If you see the panelist speaking, you are seeing me or Blake or whoever else. If you toggle so

11:44:43 that you are seeing all windows you will see Mark Alan providing the ASL interpretation. Apologies to getting off to a bad foot on that. The screen

11:44:50 sharing confuses things in a way. Enough of my excuses. Please, let's continue.

11:45:02 >> BLAKE: Just say Andy, you are doing a crappy job there. This is a difficult thing that Andy is putting together and everybody understands we are
11:45:13 all on the fly here and doing our best. Okay. So the eligibility information in 29. This is important stuff. Other sources of income you want to
11:45:24 identify those. Did you receive vacation pay or paid time off. Geared mostly towards employees. If you lost your job and you were paid out PTO
11:45:32 or vacation time, any benefit like that you want to identify that. It is not the focus of what we are here to talk about today. But it may apply to
11:45:50 some individuals. So you are identifying do you have social security. Have you applied for social security retirement benefits. And then have
11:46:03 you -- have there been pension payments. Have you received pension payments. A pension fund or annuity retirement account or 401(k) from an
11:46:11 employer. Social security disability payments. Workers comp or other disability payments. And then that accrued vacation PTO. Severance payments.
11:46:22 You know, some people who lost work received a severance payment as part of that. Identify that as well. And things if you are
11:46:31 asking if you work for educational institution or employer providing services to schools. So a lot of independent businesses if they provide access
11:46:40 to schools or provide services to schools I'm thinking of food service, computer repair, things like that that have contracts with school districts

11:46:49 you would want to make sure to identify that. Have you been paid to participate in or train for any sporting events as a coach, athlete or referee.

11:47:01 I'm not sure your COVID quarantine 5 K plans are included if that but if you have been paid for those then sure. And then a question that they asked

11:47:15 the last question number 12 on the page is how do you refuse an offer of employment since 126-2020.

Answer honestly. This is a legacy form where we

11:47:25 are not -- this is -- this is not something that you know I mean I'm sure you are kicking yourself if you got offered a job on January 26 and turned

11:47:40 it down. This is not going to impact you here.

Except that this legacy system play flag is and you may need to go through an appeal process. So

11:47:55 just something to be cognizant of. I am -- except where it tells you to do things that are not factually accurate, my advice is to answer these

11:48:06 factually accurately to the best of your ability.

Step 30. The ability to edit answers. It will ask you to go through and show you the app

11:48:15 placation and make sure that everything is accurate. If you forget a contractor that you worked for sometime in 2018 I'm not sure that that is the,

11:48:28 you know, stuff happens. Obviously answer this to the best of your ability and be as complete and as truthful as you can. And then --

11:48:36 truthful and you can. And click yes, you know there are penalties for giving wrong information and youster to re-enter your social security number

11:48:46 and then submit your unemployment application. If you need to change an answer, there are opportunities to change it. And then you can go through
11:48:59 and modify. That was how you would go back. You would modify that if anything has changed. And then step 31, that is your confirmation. So you can
11:49:09 print your application there. I would -- I would recommend doing so. I would recommend, you know, either a piece of paper or a -- save it as a PDF
11:49:17 on your computer if you don't have a printer and that will identify what your weekly benefits are and what your maximum benefits are. I believe that
11:49:25 the maximum benefit right now is based on 26 weeks of unemployment. Has that changed to anybody's knowledge?

11:49:33 >> MAUREEN: Not to anyone's knowledge.

11:49:41 >> BLAKE: Didn't think so. But I would -- again, depending on what happens in the coming months, there may be a change to that. Right now, your
11:49:48 maximum benefit is calculated as the weekly benefit for 26 weeks.

11:49:50 >> ANDY: We.

11:49:58 >> MAX: We have a question coming in that a lot of questions about can you change your application after it has been submitted for people who maybe

11:50:05 didn't follow the process correctly. And I don't know the specific answer to that. I'm, you know, I'm kind of looking through the information I have

11:50:13 available. I don't know if you would have to appeal at that point or if there is a way to go in and amend

your application. I don't know that there
11:50:24 is an automated way to do it. You may have to
get permission or have the account opened back up to to
that and then you will be to get that you have
11:50:24 to call.

11:50:27 >> BLAKE: I think you can amend your
application.

11:50:34 >> ANDY: And Maureen, do you have any
guidance on that? That has been I think probably the
most common question we received.

11:50:46 >> MAUREEN: I don't have guidance on that.
My understanding that calling this is the way to to that.
And that is one of the most frustrating things
11:50:52 happening for people is calling this is taking a
while.

11:51:01 >> BLAKE: And just if people haven't been
through this process, you know, once you are in the
system you apply on a week-by-week basis to get your
11:51:09 benefits. So you do have to be active. Because
it asks if you worked in the -- from the week-to-week
standpoint. If asks if you worked or earned
11:51:18 income in the previous week and your benefit is
off set by other income that you earned. To that has
something to be -- I guess the -- the best
11:51:28 answer to that is it kind of depends on the nature
of the mistake. If you entered information was
disqualifying and that was incorrect you probably
11:51:37 want to get on the phone and try to get that
sorted out to make sure there is not some block on your
account that is impinging your ability to get

11:51:46 that access. Okay. Well, that is the end of the step-by-step.

11:51:54 >> ANDY: We have quite a few questions here. I want to try to address them to the best of our ability in the time that we are remaining. Maureen,

11:52:06 this is one for you perhaps. The question had come up earlier about state IDs if a person does not have one, can a passport number be used?

11:52:13 >> MAUREEN: You know, I couldn't find information specifically on that either. I have asked a colleague and if I hear back before the end of this
11:52:15 call I will let you know.

11:52:21 >> ANDY: Great. Thank you.

11:52:27 >> BLAKE: Andy, do you want to lead the questions and we will try and answer them.

11:52:38 >> ANDY: Let's do that. I will go back to the questions that we had received hand. I think a lot of these we -- received before happened. I think a

11:52:48 lot of these we had -- before hand. I think a lot we had gotten to. If there is a future gig that was going to happen in late May but was postponed

11:52:57 indefinitely can you apply for unemployment benefits for something like that?

11:53:04 >> MAUREEN: Do you want me to -- this is Maureen.

11:53:04 >> ANDY: Yes.

11:53:13 >> MAUREEN: I think Blake and Max had explained that you apply for unemployment benefits each week that you are eligible. That is each week that you

11:53:23 tonight have work. To it is not a future benefit.

Certainly when it is May and if the big is canceled and -- the gig is cancel and you are

11:53:30 not working apply in that week. It is really much more immediate than that. If you are out of work now, if you have been out of work for the couple

11:53:41 of weeks since the stay at home order or just since the social distancing apply for unemployment, mark the weeks that you are eligible and you will

11:53:44 get your benefit.

11:53:53 >> MAX: And correct me if I'm wrong on this, a lot of artists have been postponed for a later date that they don't know and sort of get pushed out. I

11:54:01 don't think that would be something you would be able to list until you get to the point where okay that is officially canceled and we are at the date

11:54:10 where it would have happened and now it is not going to happen. Something that might still happen in the future you wouldn't be able to apply for.

11:54:26 >> ANDY: Okay. A question here about federal grant forgivable loan emergency programs in play. How did those affect what might happen with

11:54:27 unemployment insurance bin fits here?

11:54:30 >> BLAKE: If you applied for -- go ahead.

11:54:39 >> MAX: I mean they wouldn't affect your personal unemployment payments because generally those grants are for the business itself or for the small 11:54:48 businesses. If you are self-employed that is going to be a payment for your business itself. Now, if a lot of those grants or payments are to be

11:54:59 used for paying salaries, if you are all of a

sudden receiving a salary from that -- that comes out of that grant you aren't going to be able to apply

11:55:07 for unemployment if you are now able to pay yourself a salary using the grant. That would affect the benefit.

11:55:18 >> ANDY: Okay. Question for everybody here. Is there a way to see the options about your work kind of categories which is steps 14 by 17 before the

11:55:30 application process because we got the version with the kind of restaurant related jobs. Is that information public out there to the best of

11:55:41 anyone's knowledge?

11:55:48 >> MAUREEN: If you have the step-by-step for self-employed people probably what is in there is the best information that is public before you get into

11:55:50 it and you are really doing it.

11:55:58 >> BLAKE: I think you have to spend some time with the check list when doing the application. You know, you obviously want to think about if you do

11:56:08 multiple different kinds of things, I would start to just, you know, like on a piece of paper just kind of put them in boxes. If you are, you know,

11:56:17 an artist, if you are a designer, if you are a, you know, musician but you also, you know, if you do multiple of those things, those are just going to

11:56:26 go in separate boxes. But you want to keep like things like and keep it as simple as possible. But accurately identify the work that you do.

11:56:36 >> ANDY: And here is another accuracy question. Freelance actor who has many different W-2

sources. Most of it through payroll companies, not
11:56:45 clients. One might handle multiple payment
accounts from individual jobs like on camera shoots and
voice over recording. Supposed to provide start
11:56:57 finish dates for each individual gig they were paid
or just a blanket start finish break with the one particular
company.

11:57:10 >> BLAKE: Did my head explode on screen?
That is a great question. I -- I don't think that there is a
simple answer. And I don't think it fits
11:57:23 neatly in the box. I would go through and try and
identify if the work was on one production, so if you are a
freelance actor the different stages
11:57:33 and doing ADR on top of performance and it is
the same thing, I would treat those as like. If you are
working for -- if like you are doing commercial
11:57:42 work and each different commercial even if it
came all through the same payroll company I would
probably try and treat that -- those as different.
11:57:54 Unless it just -- if all your money is coming from
the same place maybe it is acting and voice talent or
whatever. I don't have a great
11:57:55 answer.

11:57:58 >> ANDY: This is Mat. I could probably.

11:58:08 >> This is Matj stage hands are pretty similar.
The payroll company is the employer of record so that is
the company submitting your information to
11:58:15 unemployment so that is the employer. Even if
you are working for a bunch of different theaters if you are
only paid out of the one payroll company

11:58:24 that is who your employer is. So that is who you technically work for and that is who is submitting the payment for the unemployment tax so that is
11:58:33 who you should list. We some very long time people so your first date with that employer might have been 20 years ago and then is asks for the most
11:58:41 recent address where you worked for them so that would be the theater that you were at most recently or the shoot that you were at. But you should --
11:58:51 I think use the employer of record because that is what unemployment is going to have in their records and then it would match up better.
11:58:53 >> BLAKE: Thanks. That is excellent.
11:59:04 >> MAX: Start date, end date, I don't know for sure either. I would think you would put the end of the most recent performance. You know, especially
11:59:12 if they are infrequent and gaps between them. I think would you list the date as when you sort of first started with them and when it most recently
11:59:22 ended and then they could get that information from those employers. Because they are going to want to go back and look at when they filed paid
11:59:23 unemployment insurance for you.
11:59:36 >> ANDY: Okay. Well I want to be respectful of everyone's time, Maureen and the attorneys and mark Alan and the captioner Sandra. We
11:59:45 did not get a chance to get to everyone's question. One more came up about the accuracy of the estimate provided at the end. A lot of musicians and
11:59:53 contractors and freelance folks are seeing

preliminary estimates of zero dollars. Correct me if I'm wrong my understanding is that that means that

11:59:55 the figure has not been updated.

12:00:04 >> MAUREEN: Correct. Correct. So not just the musicians, and folks, lots of people have been seeing zero. That is an indication that the

12:00:07 application is still being processed.

12:00:09 >> ANDY: Great. That's good to know.

12:00:18 >> MAUREEN: And if I could add one thing to that. When it does become -- when it does get updated and you do see a benefit that is there, currently

12:00:31 that benefit does not include the additional \$600 that passed in the federal legislation two weeks ago. We are disbursing the additional \$600 for

12:00:41 folks every week. What you see in your window of your benefit account is the state portion which is as you described, you know, about half of what

12:00:46 you normally get in your -- from your wages.

12:00:47 >> ANDY: Great.

12:00:48 >> MAUREEN: There you go.

12:00:58 >> ANDY: Thank you, Maureen. So part of figuring this all out with all of you is how to best address kind of the volume of questions and specificity

12:01:08 of questions. So I am going to propose this. I do have everybody's questions. I think what we will try to do is get together some kind of FAQ to

12:01:18 provide general guidance on some of the discipline specific aspects just using the resources that we have. If you do have other follow-up questions,

12:01:29 of some urgency that you were not able to get

answered e-mail me Andy @ Springboard for the Arts.org
and I will do my best to figure out who to
12:01:40 connect you with. We are all learning as we go.
I thank you kindly for your patience. Otherwise watch the
Springboard for the Arts legal
12:01:52 resources COVID-19 page. I will provide a link
to that in the chat. And you can check that. Otherwise,
watch that space, too, for follow-ups. We
12:02:03 will probably try to do something like this again.
Just a kind of Q&A session with knowledgeable people to
kind of help get questions answered. But
12:02:15 that brings us to an hour. So I would like to
thank everybody who jumped on here. Blake, Max,
Maureen, Mat, mark Alan and Sandra providing the
12:02:18 captions. Again, if you to have follow-up
questions get?
12:02:32 Touch with me and we will do what we can to
help you figure them out and, once again, this recording
will be on the Springboard website and I'm
12:02:34 posting to link to the page right now in the chat.
12:02:39 Wherever the chat box is.
12:02:53 My screen looks like windows 95 exploded all
over it. Just windows. Windows. Windows. There it is.
Okay. So that link is in the chat box. Take
12:03:01 a look at that. Thanks to everyone. If you didn't
get your question answered, get in touch with me and we
will do what we can. And otherwise, stay
12:03:09 safe out there. Good luck with everything. Let
us know how we can help. And thank you to everybody.
12:03:10 >> BLAKE: Thanks, everyone.

12:03:12 >> ANDY: Thanks.

12:03:15 >> MAX: Thanks.