



# **Pandemic Unemployment Assistance (PUA)**

## **Federal Pandemic Unemployment Compensation (FPUC)**

### **FAQ for SELF-EMPLOYED**

Hagåtña, Guam – The Guam Department of Labor (GDOL) will stand up the Pandemic Unemployment Assistance (PUA) Program, and the Federal Pandemic Unemployment Compensation (FPUC) Program that will assist thousands of individuals whose jobs have been impacted by the 2019 Novel Coronavirus (COVID-19). Here are the answers to common questions about the assistance programs as they pertain to Guam.

#### **Q: What is Pandemic Unemployment Assistance?**

A: The Governor signed an agreement with the United States Department of Labor (USDOL), to establish the Pandemic Unemployment Assistance (PUA) program in Guam. It is part of the Coronavirus Aid, Relief, and Economic Security (CARES) Act of 2020.

The PUA program provides temporary benefits to individuals whose employment or self-employment has been lost or interrupted as a direct result of COVID-19. Direct result means loss of employment or self-employment because of a reason directly related to the COVID-19 Pandemic.

#### **Q: How much are the PUA benefits?**

A: The PUA program, in general, provides up to 39 weeks of unemployment benefits. Guam's PUA Weekly Benefit Amount (WBA) is \$345 a week.

Employees who have been laid off or furloughed due to COVID-19 qualify for the full amount. Employees still working but making less than \$345 a week qualify for PUA minus their wages. Those making \$345 or more do not qualify for PUA.

#### **Q: What is Federal Pandemic Unemployment Compensation?**

A: Federal Pandemic Unemployment Compensation (FPUC) is an emergency program designed to increase unemployment benefits for millions of Americans, including Guamanians, affected by the COVID-19 pandemic.

Under the FPUC, eligible people will get an extra \$600 in federal benefits each week from the start of April until July 31, 2020.

An individual is eligible for the full \$600 weekly payment if the individual receives one dollar (\$1) or more in PUA.

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## DEPARTMENT OF LABOR

### GOVERNMENT OF GUAM

#### **Q: I'm self employed, do I qualify?**

A: Covered individuals include the self-employed, those seeking part-time employment, individuals lacking sufficient work history, freelancers and gig-workers.

#### **Q: What documentation do I need to show I was/am self-employed?**

A: Do your best to gather these documents. Not all are necessary, but will be helpful for you application:

- Bank receipts showing deposits;
- 1099s;
- Billing notices or statements provided by your customers;
- Recent advertisements for your services;
- Current business licenses, ledgers, contracts, invoices; or
- Mayor's verification.

#### **Q: If an individual is living in one state and is self-employed in another state, where should the individual file for PUA benefits?**

A: The self-employed individual must file with the state where he or she was working at the time of becoming unemployed, partially unemployed, or unable or unavailable to work because of a COVID-19 related reason listed in the CARES Act. If an individual worked in more than one state at this time, the individual may file in any of those states.

#### **Q: Will the payments be retroactive?**

A: Yes. The weekly payments will be retroactive during the weeks individuals qualify.