

Unemployment and Budgeting

*Navigating the Unemployment Process
and Making Smart Budgeting Decisions*



Workshop Guidelines

- Please be courteous and respectful to the host and other participants.
- This is an interactive session - Ask questions at any time. (unmute / chat box)
- Workshop materials will be sent to participants who provide an email address
- Follow Up with your nearest Oakland County Michigan Works! Service Center



Overview



Applying for UIA Benefits



Money Basics / Budgeting



Bill Deferment Tips



#StayHomeStaySafe



Resources / References

Website is slow. Click 1 time, wait. Apply during non-peak hours, 8 p.m. to 8 a.m.

UNEMPLOYMENT INSURANCE

File Your Claim By **Last Name**

ONLINE SCHEDULE:



michigan.gov/uia

WEBSITE IS 24/7

A-L

FILE CLAIMS

Monday
Wednesday
Friday

M-Z

FILE CLAIMS

Sunday
Tuesday
Thursday

Saturday if you missed your days

CALL CENTER SCHEDULE:



1-866-500-0017

8 AM-6 PM MON-FRI, 7 AM-2 PM SAT

A-L

CALL ON

Monday
&
Wednesday

M-Z

CALL ON

Tuesday
&
Thursday

Friday and Saturday if you missed your days

The day or time of day in which a claim is filed will not impact whether you receive benefits or your benefit amount. Additionally, your claim can be backdated to reflect the date you were laid off or let go due to COVID-19.



UIA Quick Facts

How will I receive my payments?

- UIA Issued Debit Card (Bank of America)
- Direct Deposit
- Enter your bank info, login to MI Login / MiWAM
- Or, 866-500-0017, select, *Payment Option*

How do I file for Unemployment?

- Create your MI Login, File a Claim via MiWAM
 - <https://milogin.michigan.gov/>

Who or What is MARVIN?

- Michigan's Automated Response Voice Interactive Network
 - Certify by Phone, 866-638-3993
 - Also Certify online via MI Login / MiWAM



UIA Quick Facts: 2

What information do I need to file?

- Social Security Number, Driver License or State ID Number
- Employer(s) Federal ID or FEIN (On Pay Stub / W-2)
- Names & addresses of employers from past 18 months
 - Quarterly Gross Earnings
 - Last Date of Employment
- Alien Registration Number & Work Expiration Date (If applicable)

Where can I get help if I still have questions?

- 866-500-0017; TTY: 866-366-0004
- MON – WED: 7am – 6pm; THU – FRI: 7am – 5pm



Troubleshoot

Unemployment Insurance Agency (UIA)

- 866-500-0017 - Claimants
- 855-484-2636 - Employers
- Troubleshoot MI Login / MiWAM Account

Pure Michigan Talent Connect (PMTc)

- 888-522-0103
- Troubleshoot MI Login / Talent Connect

MI Login Password Reset:

- On Sign-In Page
 - Click “Forgot your password?”
 - Click, “Reset password.”
 - Reset Link sent to Email on File.



Federal Assistance for Unemployment

The Coronavirus Aid, Relief, and Economic Security Act (CARES) Expands benefits to:

- Self-Employed Workers
- 1099 Independent Contractors
- Low Wage Workers
- Increase in Weekly UIA Benefit Payment

If you've already filed, you DO NOT need to reapply at this time.

For more information? Go to: Michigan.gov/UIA



Money Basics & Budgeting



Money Basics & Budgeting



What's the Issue

Job Loss
Unexpected Expenses



Make a Plan

Need more money? What are the options?
Spending too much? What can you cut out?



Start the Plan

Stick to it.



Plan Check-In

Is it working?
If not, go through the steps again.

Budget Calculator

Take a Snapshot:

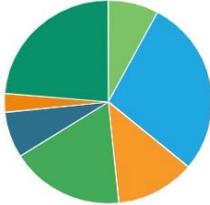
- Type in your:
- Income and Expenses
- Makes it Visual
- For helpful videos:
 - [You Need A Budget](#)

Input your household details to see the average budget of a person in your neighborhood

Household Income \$ 69,850	Location Oxford, MI	Adults in Household <input checked="" type="radio"/> 1 <input type="radio"/> 2	Children in Household <input checked="" type="radio"/> 0 <input type="radio"/> 1 <input type="radio"/> 2 <input type="radio"/> 3
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Enter your monthly spending for each category below.

Budget Breakdown



Monthly Expenses	Local Benchmark	Your Expenses	Difference
<input type="checkbox"/> Child Care	\$0	\$ 0	\$0
<input type="checkbox"/> Medical	\$457	\$ 457	\$0
<input type="checkbox"/> Housing	\$1,638	\$ 1,638	\$0
<input type="checkbox"/> Food	\$720	\$ 720	\$0
<input type="checkbox"/> Transportation	\$1,029	\$ 1,029	\$0
<input type="checkbox"/> Other	\$425	\$ 425	\$0
<input type="checkbox"/> Savings	\$171	\$ 171	\$0
<input type="checkbox"/> Taxes	\$1,377	\$ 1,377	\$0
Total Expenses	\$5,817	\$5,817	\$0

Smart Asset Monthly Budget Calculator



Monthly Calendar

- Highlight Important Dates
- Bill Due Dates / Amount
- Pay Dates
- Goals

APRIL 2020

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	2	3	4
5	6	7	8	9	10 <i>Good Friday</i>	11
12 <i>Easter Sunday</i>	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

Notes

PDF Calendar © calendarlabs.com

Monthly / Yearly Calendars



7 Budget Apps

01 [Mint.com](https://www.mint.com)

02 [Pocketguard.com](https://www.pocketguard.com)

03 [You Need A Budget](https://www.youneedabudget.com)

04 [Wally](https://www.wally.com)

05 [Goodbudget.com](https://www.goodbudget.com)

06 [Simple.com](https://www.simple.com)

07 [Mvelopes.com](https://www.mvelopes.com)



Deferment & Forbearance



Deferment: a grace period before payments must be made; deferments require you to apply and provide proof of financial hardship.



Forbearance: loan payments are postponed (or reduced) but interest still builds while in forbearance.



Once Deferment / Forbearance ends: You must pay and return your balance to zero.



What to Defer?



Gas, Electricity, Cable/ Internet, Phone



Rent / Mortgage



Car Lease / Loan



Car Insurance



Student Loans



Tips

Turn off Automatic Bill Pay

- Pay when you can.
- Let's you change the amount you pay.

Check-In / Cancel any recurring charges or subscriptions.

- Access for Apps / Services on your Smartphone.
- Do you need those extras right now?
- Settle with the free version if you want it.

Use Coupons, Discounts

- Plan spending around sales.



#StayHomeStaySafe

Do

- Wash your Hands
 - Often, for 20 seconds, with soap & water.
 - Or, alcohol-based hand rub
- Cover nose & mouth when sneezing/coughing.
 - Head into elbow, or cover with tissue, cloth.
- Avoid close contact: 6 ft apart.
- Self-Isolate from others at home if you feel sick.
- Grocery Delivery/Pick Up: grocery chains, Instacart, Shipt.
- Stay Home.

Don't

- Touch your face.



Brainstorm: Things to Do While at Home



**Create a
Vision Board**



**Build a Business /
Career Action Plan**

- Job Search
- Prepare Resumes
- Add new Workplace Skills



**Start a New
Hobby**

Do the Vision Board. It will give you hobby ideas



**Create a play
with the family**



Board Games



Daily Exercise Routine



**Organize / Rearrange
Your Home**

Purge what you don't need.



References & Resources

State of Michigan UIA & Employment

UIA: <https://www.michigan.gov/leo>

MI Login: <https://milogin.michigan.gov/>

Pure Michigan Talent Connect: <https://www.mitalent.org/>

Grocery Delivery

Instacart: <https://www.instacart.com/>

Shipt: <https://www.shipt.com/>

Budget Apps

Mint.com: <https://www.mint.com/>

Pocketguard.com: <https://pocketguard.com/>

You Need A Budget: <https://www.youneedabudget.com/>

Wally: <http://wally.me/>

Goodbudget.com: <https://goodbudget.com/>

Simple.com: <https://www.simple.com/>

Mvelopes.com: <https://www.mvelopes.com/>

Online Budget Tools

Budget Worksheets: : <https://momsmakecents.com/how-to-make-a-budget-printable/>

You Need A Budget: <https://www.youtube.com/user/YouNeedABudget>

Smart Asset Monthly Budget Calculator: <https://smartasset.com/mortgage/budget-calculator>

Monthly Calendar: <https://www.calendarlabs.com/2020-monthly-calendar>



Food Resources - Schools

Auburn Hills Schools

Eligibility: 18 and Under | Special Needs, 26 and Under

LOCATIONS

Avondale HS; Avondale Meadows

Tuesday & Friday | 9 a.m. – 11 a.m. | Noon – 1 p.m.

Pick Up: Breakfast, Lunch. Multiple Day Supply.

Pontiac Schools

Eligibility: 18 and Under | All Students

LOCATIONS

Alcott, Owen/Kennedy, Rogers, Herrington, and Whitman Elementary; PEACE Academy; ITA; Pontiac High School

Go to: *School District of the City of Pontiac*

Wednesday | 10 a.m. – 11:30 a.m.

Pick Up: Breakfast, Lunch. 7 Day Supply.

LOCATION

Center for Success Pontiac w/OLSHA

Wednesday & Friday | 2 p.m. – 4 p.m.

Pick Up: Meals, Snacks

Troy Schools

Eligibility: 18 and Under

LOCATIONS

Athens HS; Baker, Smith Middle School; Morse Elementary; Charter Square Apartments, Rochester Villas, Somerset Apartments, The Gables of Troy, Troy Villas.

Monday, Wednesday & Friday | 9 a.m. – 11 a.m.

Grab & Go: Breakfast, Lunch.

LOCATION

Morse Elementary

Thursday | Noon – 2 p.m.

Hot Meal

Friday | 6 p.m. – 7:30 p.m.

Grocery Pickup



Food Resources - Schools

Clarkston Schools

Eligibility: 18 and Under | Special Needs, 26 and Under

LOCATIONS

**Andersonville Elementary; Clarkston Junior High;
Sashabaw Middle; Independence Woods Mobile Community**

Tuesday & Friday | 11 a.m. – 12:30 p.m.

Pick Up: Breakfast, Lunch. Multiple Day Supply.

LOCATION

Bridgewater Park Apartments

Monday – Friday | 11:30 a.m. – Noon

Pick Up: Breakfast, Lunch. Weekend Supply.

LOCATION

Clintonville Mobile Park

Lake Orion Schools

Eligibility: 18 and under.

LOCATIONS

Carpenter Elementary; CERC Building

Monday & Thursday | 11 a.m. – Noon

Pick Up: Breakfast, Lunch.

Rochester Schools

For Locations, Go to: Rochester Schools

Place an Order: (248) 726-4618 or

focfoodservice@rochester.k12.mi.us

Monday & Wednesday | 10:30 a.m. – 11:30 p.m.

Pick Up: Breakfast, Lunch

Food Resources - Community

Area Agency on Aging / State of Michigan

Eligibility: 60+

Locations: Countywide

Delivery. Go to: [Request a Delivery, Meal or Friendly Reassurance](#)

All Saints Episcopal, Pontiac

Eligibility: Any in Need

Saturday | 8 a.m. – 10 a.m.

Drive Through: Breakfast

Eligibility: 18 and under. Special Needs, 26 and under.

Monday, Wednesday & Friday | 4 p.m. – 5 p.m.

Drive Through: Meal, Snacks.

Baldwin Center

Questions: (248) 332-6101

Monday, Wednesday & Friday | 10:45 a.m. – 1 p.m.

Pick Up: Bagged Lunch

Dream Center of Pontiac

Eligibility: 18 and under

Location: Woodside Bible Church

Monday – Thursday | 10 a.m. – 11 a.m.

Take Out: Breakfast, Lunch.

Friday | 12 p.m. – 2 p.m.

Drive Through: Pantry, Hot Meal.

Focus Hope

Eligibility: 60+, income/household proof required.

Location: Pontiac Public Library.

Wednesday | 11 a.m. – 3 p.m.

Drive Through: Food Pantry

Lighthouse of Pontiac

Place an Order: (248) 920-6000

Monday, Wednesday & Friday | 10 a.m. – 3 p.m.

Pick Up: Food Boxes.

Meals on Wheels

Eligibility: Seniors

Locations: Bowens/Peterson Senior Center, Pontiac.

Monday – Friday | 11:30 a.m. – 1 p.m.; 4 p.m. – 5:30 p.m.

Pick Up: 2 Meals per Pick Up.

Delivery. Go to: [Application](#). Or (248) 689-0001

Questions: info@oaklandmow.org

Michigan Muslim Community Council

Eligibility: Any at High Risk for COVID-19

To Order: 734-274-9207 or [Complete Order Form](#)

Delivery: Groceries



Food Resources - Community

New Bethel Bible Church

LOCATION

174 Branch St., Pontiac

Monday – Friday | 11:30 a.m. – 1 p.m.

Sprout Fresh Food / Micah 6

LOCATION

580 W. Huron St., Pontiac

Monday & Wednesday | 4 p.m. – 7 p.m.

Pick Up: Produce Boxes.

Saturday | 11 a.m. – 4 p.m.

Saturday Delivery: (248) 221-7500

Variety Feeds / Oakland County Sheriff's Office

Eligibility: Pontiac Students, 4 Bags per Car.

LOCATION

110 E. Pike St., Pontiac

Saturday | 12 p.m. – 2 p.m.

Drive Through: Grocery

VFW 1370 - Pontiac

Eligibility: Veterans within 15 Miles of Pontiac VFW.

LOCATION

600 Cesar E. Chavez Ave.

Pick Up: Meals.

Place an Order: (248) 463-0200 or

luckysteph84@icloud.com

Questions?

Kierra Dixon, BA, CDF
Career Advisor/Case Manager

Kierra.Dixon@goodwilldetroit.org

Direct: 248-276-1772

Cell: 248-469-8172



OCMW! Pontiac Career Center
1850 N. Perry St., Pontiac, MI 48340
248-276-1777



Monday - Friday
8 a.m. - 5 p.m.

At Your Service

Monday-Friday, except state holidays

Telephone and Virtual Appointments Only

NOVI

31186 Beck Road
Novi, MI 48377

(248) 926-1820

OAK PARK

22180 Parklawn Street
Oak Park, MI 48237

(248) 691-8437

PONTIAC

1850 N. Perry Street
Pontiac, MI 48340

(248) 276-1777

SOUTHFIELD

21415 Civic Center Drive, Suite 116
Southfield, MI 48076

(248) 796-4580

TROY

550 Stephenson Highway, Suite 400
Troy, MI 48083

(248) 823-5101

WATERFORD

7500 Highland Road
Waterford, MI 48327

(248) 617-3600

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Equal Opportunity Employer: Program auxiliary aids and services are available upon request to individuals with disabilities | Michigan Relay Center or 711

Funded by: David Coulter, Oakland County Executive, Oakland County Workforce Development Board, Michigan Department of Labor and Economic Opportunity



DAVID COULTER
OAKLAND COUNTY EXECUTIVE