# Unemployment Benefit Basics

## What are unemployment benefits?

Unemployment benefits provide temporary payments to eligible workers who lose their job through no fault of their own. These benefits are paid for with unemployment insurance taxes collected from employers; workers pay no part of the cost. These payments can help you with expenses while you look for employment. You must be able and available for work, and actively seeking work, to receive benefits. In North Carolina, the most you can currently be paid in state unemployment benefits is $350 a week for up to 13 weeks.

## Who is eligible?

Not everyone who applies will qualify. To receive state unemployment benefits, you must meet all four of these requirements.

1. **You must be unemployed due to no fault of your own.**
2. **You must have earned enough wages in a job for which your employer paid unemployment insurance tax.**
3. **You must be physically able and available to work.**
4. **You must be actively seeking work.**

## How do I apply?

The fastest and most efficient way to apply for unemployment benefits in North Carolina is to create an online account and file a claim at des.nc.gov.

If you don't have access to a computer or need help with your claim, you may file over the phone by calling the Customer Call Center at 888-737-0259.

## After you apply for unemployment benefits...

- You must complete a **weekly certification** every week in order to receive benefit payments. Answer all the questions truthfully! If you earned any wages, you are required to report them.
- Register with a jobseeker account in NCWorks.gov and start your work search. You are required to make contact with at least three employers each week and keep a record of your activities.
- Check the status of your claim anytime by clicking on the Claim Status tab of your online account. Visit des.nc.gov for updates, FAQs and more information about unemployment benefits.
- Watch for mail or email notifications from DES. Once your claim has been processed, we will let you know your benefit amount and eligibility details.