

How To File a Pandemic Unemployment Assistance (PUA) Claim for Self-Employed & Gig Workers

First,

- You will need to file a 2019 federal income tax return showing your self-employment earnings.
- As a freelancer, independent contractor, gig worker or other self-employed person, you can file your federal tax return using your first and last name and home address. **There is no need for a separate business name.**
- As long as the total income amount is **less than \$400** you are not required to file a federal income tax return and the only reason you are doing it now is because you need the proof of income which will be required for your unemployment claim.
- If total income amount is **less than \$400** you will **not** be required to pay 15.3% self-employment tax and may even get a few bucks back as a refund from the government. 😊
- Remember, as long as you made a **MINIMUM of \$1 per week** you are eligible for self-employment unemployment benefits.
- Use this site to file federal income tax return for **FREE!** <https://www.freetaxusa.com>
- Be sure to save your federal tax return as a .PDF as you will need to submit it with unemployment claim.



Second,

Go to Washington State Unemployment <https://esd.wa.gov/unemployment>

A screenshot of the Washington State Employment Security Department website. The header includes the department name and logo, a search bar, and a navigation menu with links for HOME, UNEMPLOYMENT, PAID LEAVE, JOBS & TRAINING, UNEMPLOYMENT TAXES, EMPLOYER RESOURCES, LABOR MARKET INFO, and NEWSROOM. The main content area is divided into sections: "QUICK LINKS" with various informational links, "IMPORTANT UPDATES" with COVID-19 related information, "BEFORE APPLYING" with application tips, and a prominent "ALERT Affected by COVID-19?" section. The alert text states that the federal stimulus changes and extends CARES Act unemployment benefits, signed into law on Dec. 27, 2020, and advises users to visit the COVID-19 page for the latest info and not to call the unemployment claims center as call volume remains high. Below the alert, there is a section for "Unemployment benefits" with a link for "(en español)" and another "Affected by COVID-19" section listing categories of eligible workers: self-employed and independent contractors, sick or caring for a family member, and lost work or part-time worker.

- Follow the instructions on the website for **“self-employed and independent contractors”**.
- Use a laptop or desktop computer (not mobile phone) & Chrome seems to be less “buggy” than Firefox or Safari.
- There is little to no telephone support so go slow and follow the instructions, watch the video and use the checklists and guides. This is a good page to find most of the pertinent information: <https://esd.wa.gov/unemployment/UI-one-stop>
- Here’s the basic steps:
 - First: File for regular unemployment. If you haven’t had a “regular job” - you will likely be ineligible.
 - Next: File for Pandemic Unemployment Assistance (PUA). This is when you will need to upload your 2019 federal income tax return information.

- Ongoing: Each Sunday, submit your weekly claim to get paid via direct deposit or debit card. Be sure to start the Sunday after you submit your claim, even if it hasn't been approved yet. Weekly claims can easily be made using your mobile phone or tablet.
- Pandemic unemployment has been available since 3/8/2020. If you want to back date your new claim more than one week of your filing date, you will need to contact the unemployment office and let them know your reason. (i.e.: "I didn't know unemployment was an option for gig/self-employed workers").
- Once you submit your application for expanded benefits, or "PUA Claim," you can then submit for previous weeks (if approved) you were owed after you became eligible . It's a tedious process, just keep submitting claims until the alert in your account **stops** showing - "you have a weekly claim to file".
- Be patient, it will take time for all past weeks to get paid. Remember, if your PUA claim is approved your retroactive payments will eventually be made.
- Keep an eye on your email or log into your account as there will be a form you will need to sign and return about "part-time worker". Check mark it, sign it and fax or mail it back to them. Do both email & fax to be safe.
- The **minimum** weekly amount will be \$235, with the federal government adding various amount per week (right now it is \$300 per week until September 6, 2021). So you would receive a total of \$535 per week (\$20,000+/year)
- Note: The money you receive from unemployment is considered taxable income.
- If you run into issues and don't have any luck calling or emailing the unemployment office, you can use this [link](#) to find your legislative district representative to email and ask them for help. They seem to have some influence.

How to Get Your \$3,200 Stimulus Payment From The IRS

How Many Stimulus Payments Are there?

There are a total of three payments.

1 st	\$1,200
2 nd	\$ 600
3 rd	\$1,400 (available starting March/April 2021)
Total	\$3,200

Who is eligible for Payments?

U.S. citizens, permanent residents and qualifying resident aliens who:

- Have a valid Social Security number,
- Could not be claimed as a dependent of another taxpayer, and
- Had adjusted gross income under certain limits.
- Click this link for more information on eligibility. <https://www.irs.gov/newsroom/recovery-rebate-credit-topic-b-eligibility>



If you're eligible for the payments and haven't receive them, you must file a 2020 tax return to claim the Recovery Rebate Credit even if you are not required to file a tax return for 2020.

Use this site to file federal income tax return for **FREE!** <https://www.freetaxusa.com>. It will automatically determine the amount you should receive and file your tax return electronically.

