



# Just Laid Off? About to Experience a Layoff?

*There's help available. . .*

## *What services may be available to help get me back to work?*

There are three types of services that are potentially available to you at no cost:

- \* All workers have access to core services like those listed below through the Alabama Career Center System. You may have received information on these services through your Rapid Response team if you were part of a larger layoff. This is the first step in obtaining information such as:

- \* Unemployment Insurance
- \* Pension Benefits & Health Insurance Coverage
- \* Job Search Assistance
- \* Job Referral
- \* Local Area Job Openings
- \* Resume Assistance
- \* Job Training



- \* If the core services do not produce results, you may be eligible for one-on-one assistance, group career workshops, and other assistance such as:

- \* Assessment of your Skills and Abilities
- \* Resume Writing Classes
- \* Help in Planning how to get back to work
- \* Stress and Financial Management Workshops
- \* One-on-One Job Counseling

- \* Training Services, like those listed below, may be available to help you get a good job. If you qualify for help you will have access to a broad range of training services. Your One-Stop Career Center will have a list of training programs, descriptions and costs to help guide you in the decision-making process.

- \* Occupational Skills Training
- \* On-the Job Training
- \* Skills Improvement
- \* GED Preparation
- \* Math and Reading Training



Your State's Dislocated Worker Unit (in Alabama call Toll-Free 1-800-562-4916) and local Alabama Career Center can help you identify sources of financial assistance to help pay for training.

Some services for dislocated workers have eligibility requirements. Please check with your State Dislocated Worker Unit (Toll-Free 1-800-562-4916) or One-Stop Career Center for details.

## Am I a Dislocated Worker?

- ✦ You are a dislocated worker if you have been permanently laid off, or you have received a notice of layoff.

### Among those who this program might serve are:



- ✦ Dislocated Workers with outdated skills.
- ✦ Those who have lost their jobs due to import competition or shift in production outside this country.
- ✦ Farmers who have lost their farm.
- ✦ Self-employed individuals who are unemployed as a result of economic conditions in their area.
- ✦ Homemakers, whose principal job has been homemaking and have lost their main source of income.
- ✦ Workers who have been dislocated by a mass layoff and/or closure.

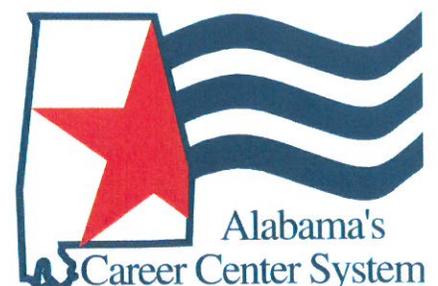
## Where can I go for help?

The best place to start is with your local One-Stop Career Center. You can also contact your State Dislocated Worker Unit (Toll-Free 1-800-562-4916) for information on specific services in your area or call 1-877-US-2JOBS for additional information regarding services and access points in your State of local area.

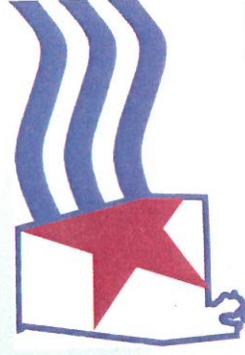
Services are designed to meet local needs and may vary from state-to-state. We are continually improving the workforce system to better serve you. Some locations may have different services available from those described here.

If you are affiliated with a union, contact the AFL-CIO Working for America Institute Regional office located in Atlanta, GA (Toll-Free 1-800-842-4734) or the Alabama AFL-CIO Labor Institute for Training (L.I.F.T) Project at 334-834-1061 for more information.

*Revised 12/20/12 rj\**



# Alabama Career Center System



**Your  
One-Stop Center  
for all things  
workforce!**



For more information or to register for services: <https://joblink.alabama.gov/ada/>

## Career Center Listing

Alabaster	(205) 663-2542
Albertville	(256) 878-3031
Alex City	(256) 215-4494
Anniston	(256) 832-0147
Bay Minette	(251) 937-4161
Birmingham	(205) 254-1300
Blountsville	(205) 429-4311
Brewton	(251) 867-4376
Center Point	(205) 856-8538
Demopolis	(334) 289-0202
Decatur	(256) 355-0142
Dothan	(334) 792-2121
Enterprise	(334) 347-0044
Eufaula	(334) 687-3551
Fayette	(205) 932-3221
Foley	(251) 943-1575
Fort Payne	(256) 845-2900
Gadsden	(256) 546-4667
Greenville	(334) 382-3128
Hamilton	(205) 921-7657
Hanceville	(256) 352-5538
Huntsville	(256) 851-0537
Jackson	(251) 246-2453
Jasper	(205) 221-2576
Mobile	(251) 461-4146
Monroeville	(251) 575-3894
Montgomery	(334) 286-1746
Opelika	(334) 749-5065
Pell City	(205) 338-5440
Phenix City	(334) 214-4828
Rainsville	(256) 638-2239
Roanoke	(334) 863-8114
Scottsboro	(256) 574-1720
Selma	(334) 872-0471
Sheffield	(256) 383-5610
Talladega	(256) 480-2109
Troy	(334) 566-3920
Tuscaloosa	(205) 758-7591
Valley	(334) 756-0024

*The Alabama Career Center System is funded by a grant from the U.S. Department of Labor, Employment and Training Administration and is an equal opportunity employer. Preference may be given to veterans who qualify under state and federal laws and regulations. Auxiliary aids and services are available upon request to individuals with disabilities.*

# Looking for WORK or Looking for WORKERS

*Look into the services offered through the Alabama Career Centers*



## Job Seekers

- Résumé Building
- Career and Job Search Assistance
- Financial Aid and Training Referral
- Adult Education / GED Preparation
- Veterans' Services
- Vocational Rehabilitation Services



**Efficient**

## Resource Room

- Computer / Internet Access
- Job Search via Web Browsers
- Job / Career Exploration Videos
- Copier / Fax / Telephone Access
- Labor Market Information
- Academic / Pre-employment skills Assessments
- Community Resource Information



**Effective**



## Employers

- Office Space for Interviews
- Job Listings
- Pre-employment Screening
- On-the-Job Training
- Incumbent Worker Training
- Work Opportunity Tax Credit
- Assistance with Closings / Layoffs



**Responsive**

# ATTENTION

## IMPORTANT INFORMATION REGARDING UNEMPLOYMENT COMPENSATION

The Alabama Department of Labor has **two** convenient ways to file a new claim or reopen an existing claim for Unemployment Compensation Benefits. You may file your claim through the Internet or by calling a toll free telephone number.

### FILE ELECTRONICALLY VIA THE INTERNET

To file a claim for unemployment benefits you may log on to our website at [www.labor.alabama.gov](http://www.labor.alabama.gov). To access this site you need Internet Explorer, version 5.5 or above. Internet claims can be filed **any time between 12:00am Sunday and 5:00pm Central Time Friday**. The internet site is not available after 5:00pm Friday and all day Saturday due to routine maintenance. If you experience difficulties while filing through the Internet, disconnect and call **1-866-234-5382**. This line is available during normal business hours (7:00am-4:30pm Central Time, Monday-Friday) for assistance in filing your claim.

### CALL TOLL FREE

To file a claim for unemployment benefits you may call **1-866-234-5382** between the normal business hours of **7:00am and 4:30pm Central Time Monday through Friday**. If you receive a busy signal, please try again later.

### INFORMATION NEEDED TO FILE A CLAIM

To file a claim for Unemployment Compensation, please have the following available:

- ◆ Social Security Number
- ◆ Driver's License/ Non-Driver's ID
- ◆ Alien Registration, if non US Citizen
- ◆ Name, address and phone number of last two employers
- ◆ Your bank routing and account numbers from your personal check if you would like direct deposit

**Please Note: We are unable to accept claims through the Internet under the following conditions. If any of these apply to you, call 1-866-234-5382 during normal business hours for assistance in filing your claim:**

- ◆ Employment outside of Alabama in the past 18 months
- ◆ Claim against a state other than Alabama in the past 12 months
- ◆ Work as a merchant seaman in the past 18 months
- ◆ Work for the Federal government in the past 18 months
- ◆ Current residence outside the United States of America

### QUESTIONS OR PROBLEMS AFTER YOU FILE A CLAIM

If you should have questions or experience a problem regarding your claim, you may call **1-800-361-4524** Monday through Friday between 7:00am and 4:30pm Central Time to reach an Unemployment Compensation Call Center for assistance.

## Additional UC Information

- Do not quit or get fired.
- Claim is effective the Sunday after filing-UC Week is Sunday-Saturday.
- WAIT WEEK-the first week I'm unemployed-don't wait to file.
- Weekly certification-must be completed each week for previous week. The sooner I complete, the sooner I receive my uc amount.
- Change of address-inform unemployment compensation if your address changes during claim.
- Federal Tax-10%-no State tax-you can change mind one time.
- Money-direct deposit or debit card (debit card takes a little longer).
- Able, available, and seeking employment-keep a record of job contacts.
- Appeal rights-ask for rights and responsibilities booklet.

## Additional Tips for Telephone Claimants

- If you get a busy signal try again later. Generally, Mondays and Tuesdays are the busiest days.
- Be prepared to create and enter a four digit Personal Identification Number (PIN), for identification purposes.
- Listen to the questions in their entirety before you answer.
- After you complete the series of questions, a claims representative will complete your claim.
- Do not hang up before your claim is finished. If there is any question that you cannot answer or are unsure of, skip that question or ask the representative to help you clarify your answer.
- Have a pen and paper available to write down any instructions you may be given.

The screenshot shows the Alabama Department of Labor website. At the top left is the state seal. The main header includes the text "Alabama Department of Labor" and navigation links for "State Agencies", "Search ADOL", and "Help". Below this is a secondary navigation bar with "Unemployment", "Employers", "Online Services", "Divisions", and "Contacts".

The main content area features three primary sections:
 

- CLAIMS**: UNEMPLOYED WORKERS. File your Initial and Continued Claims.
- JOBS**: CAREER CENTERS. Find a JOB, Apply.
- BUSINESS**: EMPLOYERS. Find your TAX and other Applications.

Below these sections are "OTHER TOP HITS" with links to "Unemployment Statistics", "New Hire", "Workers' Comp", "Partials", and "Child Labor".

On the left side, there are dropdown menus for "Alerts", "Documents", and "Popular Pages". Below these are three star-rated news items:
 

- 2013 tax Form 1099-G now available for download (previous years 2010, 2011 and 2012 also available)
- Important News About Federal Extended Unemployment Compensation (EUC08 - Updated December 22, 2013)
- 2014 Tax rates available for download effective December 5, 2013

At the bottom left, it says "Follow ADOL on" with Facebook and Twitter icons.

On the right side, there is a "News Feed" box containing:
 

- 03/17/2014: Alabama's January Unemployment Rate is 6.1% (more)
- 03/12/2014: Alabama Department of Labor Obtaining Convictions for Unemployment Compensation Fraud (more)
- 02/25/2014: Mobile Career Center to Attend West Alabama Education and Job Fair (more)
- 02/14/2014: Employees of International Paper Co. May Be Eligible for Additional Benefits (more)

 A "More News" link is at the bottom of the feed.

The footer contains links for "Alabama.gov", "USA.gov", "Alabama Media", "Governor", "Feedback", and "Get Adobe Reader", along with the copyright notice "Copyright © 2014 Alabama Department of Labor".

www.labor.alabama.gov



## Alabama Department of Labor

### What would you like to do?

#### Establish a New or Reopen a UC Claim.

To start a new benefit year or to reopen an Unemployment Compensation (UC) claim that has previously been established.

#### File Weekly Claim Certification (for any program).

To file a weekly claim certification after your benefit year has been established or to change the 4-digit Personal Identification Number (PIN) or Username for your Internet Weekly Claim account.

#### Change Personal Information

To change your address, telephone number, email, direct deposit account information, request for federal tax withholdings, and/or form of payment for your weekly claim.

#### View Weekly Claim Certification Information.

To view the status of the last five weekly certifications on your current Unemployment Compensation (UC) claim.

#### View 1099-G Tax Document Information. (the 2012 1099's are now available)

To access tax Form 1099-G and obtain information about tax withheld from unemployment benefits as well as the amount of benefits paid in the tax year. This must be reported each year even if you have repaid some or all of the benefits received. Information is posted as soon as possible each January for the most current tax year.

#### Request Written Information on Your Claim.

If you need any written information on your Unemployment Claim for the purpose of DHR, a Mortgage, loan, etc. It requires a \$10 Money Order and a notarized signature. Please print the Form 480 and follow the instructions on the form.

Continue

[Exit to Alabama Department of Labor Website.](#)

Cookies must be enabled to use this web application.

## Claims and Benefits FAQ

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The following questions and answers have been selected to help you better understand the Unemployment Compensation Claim (UC) process and to become more comfortable with the terminology. These questions are targeted towards individuals filing their first unemployment claim.

- **The Top Ten Things You Should Know About UC-To access and read:**  
 Go to [www.labor.alabama.gov](http://www.labor.alabama.gov)  
 Select Unemployment in the blue bar to access the drop down  
 Select Claims and Benefits FAQ in the drop down  
 You will be able to read "The Top Ten Things You Should Know about UC"  
 Also, there are several other links (identified in blue) attached to several other questions below.
- How do I file a claim?
- What do I need in order to file my claim by telephone?
- How long will I have had to work to be monetarily eligible for benefits?
- Can I receive benefits if I quit my job or if I am terminated?
- Can I receive unemployment if I am working part time, my hours have been reduced by my employer, or I have been furloughed?
- If my hours are reduced or I have been furloughed, will Unemployment Compensation replace my lost wages?
- How soon after I am unemployed can I file for benefits?
- How much can I receive each week?
- Can I receive benefits during all of my benefit year?
- What if I have work in another state?
- What if I am monetarily ineligible?
- What if some of my base period wages are missing or seem incorrect?
- When do I report earnings?
- How do I file my weekly certification?
- Why can't I receive benefits if I am in the hospital or can't work for any reason for a week or longer?
- When is my payment going to come?
- What Alabama banks accept the AI Vantage Card?
- How can I avoid problems with my claim or weekly benefits?
- Is weekend drill pay from the National Guard or US Forces Reservists reportable income on my weekly certification?
- May an ex-service person file an interstate claim, using military wages, to qualify for UC from a state which pays a higher benefit level?
- May a military retiree, who also has qualifying civilian wages, elect not to use their military wages in the monetary determination to avoid having his military pension deducted from UC benefits?
- How do I establish eligibility benefits under the Trade Adjustment Assistance (TAA) Extension Act of 2011?
- What are Trade Readjustment Allowance (TRA) Benefits?
- Who is eligible for TRA benefits?
- If I have questions about TRA whom should I contact?
- What is Alternative Trade Adjustment Assistance (ATAA)?
- What is the waiting week and will I receive payment for it?

Once your claim is filed, information about your claim is available online [click here](#) or by calling the Toll Free inquiry number to get general information or specific information on your claim:

You will be asked to enter your Personal Identification Number (PIN) to make sure your personal information is secure.

**Q. How do I file a claim?**

[You may file your claim on-line here.](#)

You can also file your claim from any touch-tone telephone by calling the Initial Claims Line (toll free) at 1-866-234-5382. Your call will be answered by an electronic Interactive Voice Response (IVR) system, which will ask you some initial questions. You will then be automatically connected to one of our friendly Customer Service Representatives to complete your claim. We recommend that you do not use a Cellular telephone for this process because calls may be dropped by your service prior to our system saving the information.

If you are on a temporary lay-off and will be going back to work for the same employer, your employer may have arranged to file your claim at your place of employment. Check with your employer if you think this has been arranged.

**Q. What do I need in order to file my claim?**

You will need your social security number and the name, correct address, and dates of employment for your most recent employer. In order to verify your identity, we will also need a driver's license or state issued ID card number and your mother's maiden name. If you are separating from the military, you will also need the member 4 copy of your DD214. If you are not a citizen of the United States, you must provide us with your work authorization number.

**Q. How long will I have had to work to be monetarily eligible for benefits?**

You must have wages in at least two quarters of your qualifying period (base period). The base period is the first four quarters (12 months) of the last five completed quarters from the date your claim is filed. For example, if your claim was filed effective October 5, 2002 your base period would be the 12 month period beginning July 1, 2001 and ending June 30, 2002. The total of your base period earnings must equal or exceed one and one-half times your highest quarter earnings. The average of your two highest quarters must equal or exceed \$1157.01.

**Q. Can I receive benefits if I quit my job or if I am terminated?**

Generally, you must meet certain requirements to be eligible. You must be able to work, available for work, willing to accept suitable work, actively seeking full time work, and be out of work due to no fault of your own. If you voluntarily quit your job, the burden of proof is on you to show that you quit for a good work connected reason. If you are terminated or discharged, your employer must show that you were terminated for a work-connected cause as stated in the Alabama UC Law.

**Q. Can I receive unemployment if I am working part time, my hours have been reduced by my employer, or I have been furloughed?**

If you did not ask for a reduction in hours, it is possible to receive unemployment if you are working and your gross weekly earnings are LESS than your weekly benefit amount. In order to determine what your weekly benefit amount would be, you must file an unemployment claim. If approved, you

would report your weekly earnings from Sunday to Saturday each week. You would receive the difference between your weekly benefit amount and your wages for each week you qualify. One important note: currently the maximum weekly benefit amount for the State of Alabama is \$265. If your gross weekly earnings are more than \$265, you will not be eligible for unemployment benefits. Unemployment Compensation is paid on a calendar week basis and must be filed during the week you are unemployed or working reduced hours earnings less than your weekly benefit amount.

**Q. If my hours are reduced or I have been furloughed, will Unemployment Compensation replace my lost wages?**

No, unemployment compensation will not replace your lost wages by supplementing your lost income due to reduced work hours or a furlough. Whether or not a person is eligible for unemployment benefits is determined by the weekly benefit amount for which you qualify (maximum in Alabama is \$265 a week) and your gross weekly earnings. Gross weekly earnings will be subtracted from your weekly benefit amount and if the earnings are LESS than the weekly benefit amount, you will be paid the difference. If your gross weekly earnings are greater than the weekly benefit amount for which you qualify, you will not be eligible for unemployment compensation.

**Q. How soon after I am unemployed can I file for benefits?**

**You should file immediately.** Your claim will be effective the Sunday proceeding the day that you file for benefits either online [click here](#) or by calling 1-866-234-5382. Your claim is in effect for 365 days from that Sunday.

**Q. How much can I receive each week?**

Benefits per week range from a minimum of \$45 to a maximum of \$265 (effective July 1, 2008) calculated using your base period earnings. On the day after you file your claim, a form is mailed to you (monetary determination) that states all of your base period wages by employer and the total and weekly amount to which you may be entitled.

**Q. Can I receive benefits during all of my benefit year?**

Generally, you have up to 26 weeks of eligibility depending on how much you have earned in your base period. If you return to work or if you have deductible income for any week, you may draw more or less than 26 weeks. The total amount that you can draw for the year is the maximum benefit amount shown on your monetary determination.

**Q. What if I have work in another state?**

When you contact the call center, a representative can file your claim against another state (unless that state operates their own call center) or determine if you need to combine all of your wages from several states to file a claim. You will need to be prepared to discuss the last 18 months work history for this information to be correct. The call center representative is trained to help you decide what type of claim will benefit you the most. In some cases, you will be given an option on which claim/s you decide to file.

**Q. What if I am monetarily ineligible?**

No benefit year is established on ineligible claims. This allows you to file again when your base

period changes. Be sure to ask for a specific date as to when the quarters will change so that you can file again as soon as possible if you are still unemployed.

**Q. What if some of my base period wages are missing or seem incorrect?**

If your monetary determination has missing or incorrect wages, telephone 1-800-361-4524 immediately. A request for a re-determination may be needed, in order for us to locate missing or incorrect wages.

**Q. When do I report earnings?**

When you file your weekly certification for benefits, you should report any wages you earn for any work performed during the week you are claiming. Remember---you report your gross earnings during the week in which they are earned, not when they are paid. This is a mistake that could result in an overpayment of benefits.

**Q. How do I file my weekly certification?**

There are two methods to file your weekly certification. You can file online, [click here](#), or you can call the weekly certification number provided to you during your Initial Claims filing process. In either case be sure to follow all instructions completely.

**Q. Why can't I receive benefits if I am in the hospital or can't work for any reason for a week or longer?**

You must be available to accept full time work and be able to perform work in which you have prior training or experience in order to be eligible for any week of benefits.

**Q. When is my payment going to come?**

Weekly and very quickly, if you have followed all of the procedures provided to you, there are no issues to be resolved, and your claim has been cleared for payment. Occasionally, delays may occur but normally if you certify before 5:00 pm your payment is made on the next business day after you call in your weekly certification. If your payment seems unusually delayed, contact your Call Center Inquiry line. Remember to allow 48 hours for the payment to be processed by the bank handling your account or Debit Card.

Payments will be made through either direct deposit or the AL Vantage Debit Card based on the option you selected. To access your account information, [Click here](#).

**Q. What Alabama banks accept the AL Vantage Card?**

You may withdraw your payment from the AL Vantage debit card from any bank teller for no charge. You also will have one (1) free ATM withdrawal at any MoneyPass ATM per deposit made. [Click here](#) for the ATM locator website.

**Q. How can I avoid problems with my claim or weekly benefits?**

Read and listen to all of the information that is provided to you. There is a lot of information provided to you when you file your claim. If you do not understand something or you feel something is wrong, ask your customer service representative when you make your claim or call the inquiry

line. We are always happy to assist you.

**Q: Is weekend drill pay from the National Guard or US Forces Reservists reportable income on my weekly certification?**

No, drill pay received from participation in National Guard or US Forces Reservists for weekend drills is not reportable income under Unemployment Compensation Law, that provides for exclusion of this type of pay from being considered deductible income. Any pay for work other than weekend drill is considered deductible income.

**Q. May an ex-service person file an interstate claim, using military wages , to qualify for UC from a state, which pays a higher benefit level?**

No. Federal military wages are only assignable to the state where an ex-service person is physically located when the first claim for UC is filed following release from active duty.

**Q. May a military retiree, who also has qualifying civilian wages, elect not to use their military wages in the monetary determination to avoid having his military pension deducted from UC benefits?**

No. All wages assignable to the state must be used in the monetary determination.

**Q. How do I establish eligibility benefits under the Trade Adjustment Assistance (TAA) Extension Act of 2011?**

Effective October 21, 2011, President Obama signed the Trade Adjustment Assistance (TAA) Extension Act of 2011. Petitions received by the Department of Labor will be investigated under the requirements of the Trade Adjustment Assistance (TAA) Extension Act of 2011.

A petition must be simultaneously filed with the Office of Trade Adjustment Assistance and the Alabama Department of Labor to establish group eligibility for benefits. Workers or their authorized representatives may file the petitions. The required forms can be obtained from your Career Center. You can also download a printable form from the Internet, in [English](#) or [Spanish](#) by clicking the word English or Spanish in this sentence.

**Q. What are Trade Readjustment Allowance (TRA) Benefits?**

TRA benefits are a weekly allowance which may be paid to eligible workers following the exhaustion of their regular Unemployment Compensation benefits. This is usually the same amount as the UC payment in effect or established by the first separation from employment.

**Q. Who is eligible for TRA benefits?**

To be eligible for TRA benefits, you must be:

- Totally laid off within the benefit period.
- Entitled to and exhausted all UC payments.
- Employed by the affected employer for at least 26 weeks at wages of \$30 per week or more in the 52-week period ending with the week of separation.

- Be in approved training (or have that requirement waived).

Important Deadlines:

- Within 26 weeks of certification or 26 weeks of the most recent qualifying separation, whichever is later, workers must be enrolled in approved training, or have a valid waiver, to receive TRA.

**Q. If I have questions about TRA whom should I contact?**

If you have questions with your claim or have a question regarding Trade Readjustment Allowances, contact the [Call Center inquiry line](#).

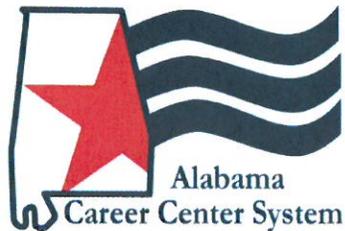
**Q. What is Alternative Trade Adjustment Assistance (ATAA)?**

Effective February 15, 2011, TAA reverts from the expanded program under the 2009 Amendments to the program in effect before, i.e., TAA is now operating under the 2002 Amendments. The Trade Act of 2002 established ATAA as a reemployment assistance program for older workers certified eligible to apply for Trade Adjustment Assistance. To obtain TAA or ATAA services and benefits, a group of workers must first file a petition with the U.S. Department of Labor's Office of Trade Adjustment Assistance (OTAA) requesting certification as workers adversely affected by foreign trade. If certified, each worker in the group may then apply separately for individual services and benefits by completing and submitting the ATAA application (ATAA-1) which will be mailed to workers near age 50. Workers age 50 and older who are certified as eligible to apply for both TAA and ATAA may choose whether to participate in the TAA program or the ATAA program, but may not participate in both. The petition forms [ETA9042 in English](#) or [ETA9042\(a\) in Spanish](#), for requesting TAA and ATAA can be downloaded by clicking their respective links. The program is designed to allow TAA eligible workers who find reemployment to receive a wage subsidy to help bridge the salary gap between their old and new employment.

Under the ATAA program, workers in an eligible worker group who are at least 50 years of age; earn not more than \$50,000 each year in wages from reemployment; are employed on a full-time basis and are not enrolled in approved training. The wage subsidy may be paid up to a maximum of \$10,000 during a two-year eligibility period. Workers are also eligible for the Health Coverage Tax Credit (HCTC).

**Q. What is the Waiting Week and will I receive payment for it?**

The Waiting Week was implemented by legislation effective July 2008, as an unpaid period for all Unemployment Compensation recipients. In the 2012 Alabama legislative session, the waiting week was moved from the 14th payable week to the 1st payable week for all new claims effective on or after August 1, 2012. Even though benefits cannot be paid for the waiting week, for it to count as a waiting week, it must meet the requirements to be payable and a weekly certification must be filed for that period. No funds are deducted from a claim for the waiting week.



## Alabama Career Center System Employment Services

>Job Registration / Job Placement

>Job Search Workshops

>On-Line Job Search

>Veteran's Services

>Labor Market Information

Internet Web site address: **[joblink.alabama.gov](http://joblink.alabama.gov)**

This site allows job seekers to register for work with the Alabama State Employment Service, to create resumes, to search job listings, and to apply for jobs 24 hours a day/7 days a week, without the need to visit an Alabama Career Center.

Alabama JobLink x

https://joblink.alabama.gov/ada/default.cfm?securitysys=on&FormID=0&rand=689324

# Alabama JobLink

Alabama Career Center System



- Home
- Find a Job
- Find Employees
- Resources
- Contact Us
- FAQ/Help



**About Alabama JobLink**

This is **Alabama JobLink** - your no fee source for posting and finding jobs in Alabama. Whether you're looking for the right job or the right employee, Alabama JobLink is for you.

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Username

Password

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[Job Seekers](#)  
[Employers](#)

**Quick Links**

- AIDT and other Training
- Quick Job Search
- Quick Resume Search
- Veterans
- Unemployment Compensation Program Eligibility

**Statistics**

18,557 Jobs  
110,692 Resumes

 **Find a Job**

 **Find Employees**

**WARNING!**

Not every so-called "employer" that may contact you is legitimate.

No real employer will ask you to send money anywhere using pre-paid cards.

Please review the information we provide on the [Protect Yourself](#) link, below.

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## FIND A JOB

[Home](#) >> [Find a Job](#)



### Benefits for Job Seekers

You're a step closer to finding a job that works for you! Take the next step and create an Alabama JobLink Job Seeker PLUS account. It's quick and easy!

A Job Seeker PLUS account registers you with the Alabama Career Center System. If you plan to file for Unemployment Compensation, a Job Seeker PLUS account satisfies registration requirements.

If you have already filed a claim for Unemployment Compensation, a Job Seeker PLUS account has probably been created for you.

**Please contact the nearest [Alabama Career Center](#); or email your full name (including any names previously used), your date of birth, and the LAST FOUR numbers of your social security number to [JobLink@JobLink.Alabama.gov](mailto:JobLink@JobLink.Alabama.gov) to find out if you already have an Alabama JobLink Job Seeker PLUS account.**

#### With a BASIC Account you can:

- Build and post an online resume
- Perform advanced job searches
- Save your job searches
- Create a personal profile
- Receive email updates

#### With a PLUS Account you get even more:

- Access to services that let our staff match you with your ideal job
- Allows you to apply to all jobs listed in Alabama JobLink
- Advanced job notification for veterans
- Additional resources including skills certification and training programs
- Satisfies any Unemployment Insurance registration requirements.
- This is a public workforce system and is free to use.



[CREATE AN ACCOUNT](#)

Languages



## Protect Yourself

Please read our [Privacy Policy](#) to see how Alabama JobLink protects your privacy. For more information on how you can help to protect yourself, please read the information below.

### Protect Yourself on the Internet

Internet email is NOT a secure method of communication. Any information you send in an unencrypted Internet email message can be intercepted and read by someone other than the intended recipient. Never send bank account information, credit card numbers, your full social security number, or any other sensitive information by Internet email unless it is encrypted.

### Protect Yourself from Bogus Employment Offers

- a. Be wary of any employer offering employment without an interview, either in person or by phone.
- b. Be wary of employers who can be contacted only by email, and don't or won't provide a mailing address and telephone number.
- c. Be wary of any employer who charges a fee to either employ you, or find employment for you. Charging a fee is prohibited under the Alabama JobLink Employer Use Policy. If an employer attempts to charge a fee for a job that was listed on Alabama JobLink, please email the details to Alabama JobLink at [services-email@joblink.alabama.gov](mailto:services-email@joblink.alabama.gov).
- d. Do not provide your social security number or any other sensitive information to an employer unless the employer has made a commitment to hire you, and doing so is part of the actual hiring orientation.
- e. Research the employer to ensure authenticity by contacting the Better Business Bureau to determine the legitimacy.
- f. Avoid vague job offers. If the employer is not willing to specifically describe the position, during the interview, be very careful. Be sure to get specific salary, benefits, and other pertinent information if you are offered a job.
- g. Be cautious of exaggerated claims of potential earnings.

- h. Be wary when replying to unsolicited emails for any employment, especially work-at-home employment.
- i. Create a unique, temporary, [free email address](#), such as yourfullname.joblink@gmail.com, for each website where you post a resume. You can have emails from the new account forwarded to your real personal email address. If you start getting bogus job offers, you can determine from which site these bogus job offers originate and report them to the web site operator.
- j. Be cautious of employers who conduct their interviews in a home setting or in motel rooms unless you are confident that the employer is legitimate.
- k. Be cautious when dealing with individuals outside of your own country.

### Common Employment Scams

- a. **Envelope Stuffing** - These scams usually ask for a registration fee that must be paid before work begins. Once the registration fee has been paid, you are told to place an advertisement in a local newspaper, using your contact information. The advertisement is usually the same advertisement to which you replied. Once you receive a response to the advertisement, you are told to fill an envelope with instructions on how to start and mail it to the new applicant. The scammer says your fees will be based upon how many responses you get for the advertisement you placed.
- b. **Lists of Work-At-Home Jobs** - These are offers to purchase lists of companies that are hiring for work-at-home positions. Be very careful before purchasing these lists because they are often inaccurate.
- c. **Medical Billing** - Advertisements for these jobs always ask for an initial financial investment. The advertisement will wrongly say that a small percentage of medical claims are transmitted electronically and that the market for medical billing is wide open. The reality is that the market is well established. Be very wary of these advertisements.
- d. **Check Cashing Scams** begin with an email offering a job as a secret shopper, or as someone who transfers funds internationally. The scammer tries to reassure the victim of the legitimacy of the position by offering documents which have no value, such as forged or false documents bearing company letterhead. fake contracts.

fake letters of credit, payment schedules and bank drafts.

After receiving a response from the victim, checks, money orders or wire deposits will be sent to the victim for "processing" or for use as a deposit while "secret shopping" a local bank. The victim will be asked to cash the check or money order and send a percentage of the funds back to the scammers. Once the funds are sent back to the scammers (usually the victim is told to keep a percentage for themselves, as payment for their services) the victim's bank or financial institution learns that the check/money order/wire transfer was fraudulent. The funds are then subtracted from the victim's account and they are made liable for the lost money.

- e. **Reshipping Scams** target work-at-home moms or other people trying to supplement their income. These scams begin with an employment offer, usually via email, to the victim. As with check cashing scams, they offer legitimate-looking contracts and other documentation to make them appear legitimate. Packages are then shipped to the victim's residence, with instructions to repackage the goods, and reship the packages to another address. Once the package has been reshipped, the victim is "guilty" of receiving and shipping stolen property. The police then get involved, as the return address is that of the victim.
  
- f. **Multi-Level Marketing (MLM)** - Also known as Pyramid Schemes, these involve recruiting new members to earn money. Although there are legitimate MLM businesses, these are based on selling products or a service. When the money earned is based primarily on finding new recruits, it is usually an illegal pyramid scheme.

### **More Information on Internet Fraud and Scams**

While the information above is to inform you of some of the most common schemes, others may exist. See the links below for more information on Internet frauds and scams:

- [Federal Trade Commission](#)
- [Identity Theft Resource Center](#)
- [Internet Fraud Complaint Center](#)
- [Looks Too Good To Be True](#)

[Back to top](#)

[Translate to Other Languages](#)

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Self-Registration For Job Service:  
Access the website at: [joblink.alabama.gov](http://joblink.alabama.gov)

1. Create a USERNAME that you can remember. It may include letters and/or numbers and *must* be at least 8 characters long.
2. Create a PASSWORD between 8 and 20 characters. It *must* contain a combination of letters, numbers, and at least one of the following special characters: ! @ # \$ % ^ \* = + ( ) { } : ; . , \ ~
3. Click [Find a Job](#), then [Create an Account](#)  
All areas with an \*asterisk must be completed. Other areas may be completed as desired. Free email account information is available on this page. Click [Submit](#).
4. Click [Create A PLUS Account](#)
5. Read EEO Statement and click the [I Accept](#) checkbox to continue
6. Read Privacy Notice and click the [I Accept](#) checkbox to continue
7. Read Authorization to Obtain Information and click the checkbox. Enter your User ID and Password and click [Next Step](#).
8. Complete fields marked with an \*asterisk and click [Next Step](#).
9. On the next pages, select answers from the drop down menu by clicking on the down arrow. Then click [Next Step](#).
10. Enter the type of work you are seeking in the box Job title you are looking for. Select a job category and click [Next Step](#).
11. Select the Occupation that Best Describes Your Work Wanted by clicking in the circle next to the appropriate title and click [Next Step](#).
12. Verify that the information is correct. If anything is incorrect, click the blue [Edit](#) link to change it, and then click [Finished](#).
13. To aid in applying for jobs through AJL, click [Build A Resume](#).
14. Click the job title you chose as the type of work you are seeking and then click [Build Online](#).
15. On the next pages, complete fields marked with an \*asterisk and click [Next Step](#).
16. Choose your disclosure of references or click the button [Skip this Step](#).
17. Review all of the information on your resume. If anything is incorrect, click the blue [Edit](#) link to change it. You may see the way your resume will appear to employers by clicking [Print Preview](#).

**Congratulations—you have completed registration with job service.  
You may search and apply for jobs.**

**NOTE: When you leave this site, please be sure to log out.**

## Frequently Asked Questions

Below are the most commonly asked questions we encounter at Alabama JobLink.

### Job Seeker Questions

1. Why do you ask for my social security number?

You are not required to provide your Social Security number. We request it for two purposes. First, to see if you have an account in Alabama JobLink or if you have previously received workforce services in Alabama.

Second, we ask for your Social Security number to support data collection and reporting requirements for federal workforce programs.

If you provide your Social Security number, it will be maintained in a secure and confidential manner and will not be released without your express consent.

If you are registering because you receive unemployment compensation or cash assistance from other federal or state programs, failure to provide your Social Security number could affect your eligibility to receive those benefits or cause you to become ineligible for those benefits.

**Another benefit of entering your social security number is that if you forget your JobLink username, you can retrieve it online.**

2. How do I search for jobs?

Log in to your account. Click Search Jobs from your home page.

Popular search options:

Use the **Quick Search** to search for jobs by keyword and location.

Use the **Advanced Job Search** to search for jobs by keyword(s), location, and a wide variety of other criteria. You may only search for jobs that contain none of these words in combination with another keyword option, such as jobs that contain all these words.

Also, you can quickly view a list of all active job orders by clicking the jobs link under Statistics on the bottom left corner of the Alabama JobLink homepage.

3. Can I search for jobs statewide?

Yes. In the Location text box, enter AL or Alabama.

4. How do I register/create a plus account?

From the homepage click Find a Job, then click on Create an Account.

5. What's the difference between a basic and PLUS account?

A basic account allows you to perform a basic job search and apply for jobs posted by employers. A PLUS account (registration) allows you to apply for jobs posted by employers and by Career Center staff. Additionally, you will have access to services that let our staff match you with your ideal job, advanced job notification for veterans, and additional resources including skills certification and training programs.

6. Why do I have to answer so many questions when I register?

We need to collect this information to match jobs and available programs best suited to your current situation, and to comply with Federal reporting requirements.

7. How do I create a resume?

Login to your AJL account, click My Resumes. You can build your resume online, upload your existing Microsoft Word resume or copy and paste text from your current resume.

8. Do employers search resumes on your system?

Yes. Employers will select search criteria based on keyword, skills, experience, and education.

9. Will employers see my resume?

Employers will only see your resume if you allow them access. To view or change your resume status, go to your "My Resumes" page and click Status link next to your resume title. Select one of the following:

**Public** - Potential employers will see all resume information, including all contact information.

**Public (Limited)** - Potential employers will see all resume content except phone/fax and address (shows only your name and email contact info).

**Private** - Potential employers will not see resume.

10. Can I get email notifications of jobs?

Yes. You must have a valid email address on your contact information and an active resume. Log in to your account. Click Email Alerts, click E-Mail job matches, click SAVE.

11. I forgot my Username, what do I do?

From the home page, click Forgot your username? and follow the instructions.

12. I forgot my password, what do I do?

From the home page, click Forgot your password? and follow the instructions.

13. Does it cost anything to use the site?

No, this site is a part of the Alabama Career Center System. All costs are paid by federal funds.

14. How do I file for unemployment?

You can file by phone Monday - Friday 7AM-4:30 PM at 1-866-234-5382 or online Sunday - Friday at <https://labor.alabama.gov/uc/ICCS/>

15. Can I change my username?

Yes. From the home page, click Manage Your Account, then click Edit User ID and follow the instructions.

## Employer Questions

1. Can I share the job I created on Facebook?

**Yes.** To Facebook, Twitter, Google+ and LinkedIn!

Login and click on Jobs Posting I created.

Click the job title and scroll to the bottom of the page. You will see a link under VIEW THIS JOB POSTING – Full Display.

Click that link. At the top of the next page are four buttons that will allow you to **share this job on Facebook, Twitter, Google+ and LinkedIn.**

2. How much does it cost to use this site?

This site is a part of the Alabama Career Center System. All costs are paid by federal funds.

3. How do I set up an employer account?

Click on the Find Employees tab and create an employer account. You will need your Federal Employer Identification Number (FEIN) and Alabama State Unemployment Insurance account Number (SUIN) numbers to complete the form.

4. How do I post a job?

**Any one of these methods:**

**a. Create a self service account** - go to <http://joblink.alabama.gov/> and click on Find Employees, then on Create an Employer Account to register to search resumes and post jobs on the Alabama JobLink web site. To assist us in verifying your company's identity, you will be asked to enter your company Federal Employer Identification Number (FEIN) and Alabama Unemployment Insurance account number (SUIN) to complete the registration. Once your account is approved you will be able to post job openings. This is also what you need to do to search resumes in AJL.

**b. Contact your local Alabama Career Center** - go to <http://joblink.alabama.gov/> and click on Find your local Career Center to find the local contact information. The career center staff will work with you to create an account.

**c. Email or FAX a job order** - go to <http://joblink.alabama.gov/> and click on Find Employees then on Job posting form to email or FAX. When you email or Fax this form, it will be sent to the appropriate career center. This job will be handled by the local career center staff, the same as # 2.

**d. You can contact US.jobs** (the Direct Employers Association) to ask them to include your

jobs in the job feed, which is sent to every state where your jobs are located, at no cost. Information on this is available at <http://us.jobs/indexingrequest.asp>

5. How do I search resumes?

After your access has been approved, from My Home page, click on Search Resumes and enter your search criteria. You may want to start with a broad search and then add more criteria to narrow the search.

You may also search resumes from your self-service or staff assisted job order(s) by clicking Search under column header Resume Search.

6. How long does it take to be approved for access?

If your Federal Employer Identification Number (FEIN) and Alabama State Unemployment Insurance Account Number (SUIN) are correct and can be verified, your access will be approved the same or the next business day.

If we are unable to verify these numbers, and you do not respond to our request for clarification, your access will be denied.

7. I forgot my Username, what do I do?

From the home page, click Forgot your username? and follow the instructions.

8. I forgot my password, what do I do?

From the home page, click Forgot your password? and follow the instructions.

9. Can I change my username?

Yes. From the home page, click Manage Your Account, then click Edit User ID and follow the instructions.

10. What is Index this job to JobCentral?

If you choose Yes, your job will be sent to the DirectEmployers Association JobCentral National Labor Exchange (US.jobs), providing you additional advertising for your job posting, at no charge.

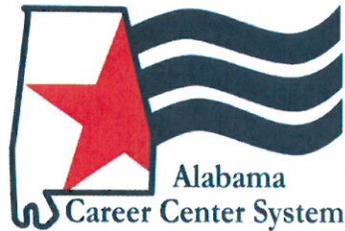
If you are posting a job with a work location in another state, the job will be sent to that state's 'job bank' also.

[Translate to Other Languages](#)



## Alabama Career Center System Re Employment Services

- Resource Room
- Employment Data
- Self-directed Job Search
- Resume Assistance
- Computer/Internet/  
Land Line Phones
- Referrals to Partner  
Services
- Skills Assessment
- Individual Work Plan
- Career Counseling



## Alabama Career Center System Training Services

### *Workforce Investment Act - WIA*

- Classroom Training – Occupational Skills Training  
Individual Training Account (ITA)

Eligible Training Provider List: [www.etpl.alabama.gov](http://www.etpl.alabama.gov)  
(to view approved courses)

- On the Job Training (OJT) in a new job
- Relocation Assistance-**Must be with new employer**  
**(All of the above MUST be pre-approved)**
- GED / Remediation

# WWW.AIDT.EDU/

## FAQS

- 1. How do I apply for a training position at a company that AIDT is working with?** To apply for a training position with a company AIDT is working with, simply go to the AIDT jobs link at <http://www.aidt.edu/jobs/> then scroll down to the particular job you're looking for, and click on the company name. You should be directed to a page and find all of the information you're looking for.
- 2. How do I go about applying for a job at AIDT?** AIDT jobs will be listed on the Job and Training page at <http://www.aidt.edu/jobs/>
- 3. Can I apply for training online?** Yes. All training applications for AIDT-taught pre-employment training can be found at <http://www.aidt.edu/jobs/>.
- 4. How do I check the status of my training application?** To review your application status, [Click Here](#) and follow the instructions on that page.
- 5. Can I make changes to my application once it's been submitted?** When checking the status of your application, if your status reads, "**Not yet reviewed,**" then **YES**, you may make changes to your application. If the status of your application reads "**under review,**" then, **NO**, during this time you cannot make any changes to your application.
- 6. How important is filling out the application correctly?** The application is the first tool an employer uses to screen potential candidates. PLEASE take your time and complete the application correctly. Incomplete applications will be discarded.
- 7. What is the process once my application has been submitted?** Your application will go through a review process. If your application is accepted, you will be notified by mail, phone or e-mail to schedule an interview.
- 8. Can I submit more than one application?** Only one application is needed per company. You can apply to multiple companies, although a new application must be filled out for each company.
- 9. If I previously submitted an application for a specific company, do I need to reapply?** You should only re-apply if the company opts for a new round of recruiting and SPECIFICALLY states that previous applicants should re-apply
- 10. What happens after I complete my interview?** If your interview is successful, you will be notified by mail, phone or e-mail about the AIDT training program and when the program begins. **Not all training begins immediately after an interview. You may not be called for training for several months following your interview.**
- 11. Does completion of AIDT training guarantee a job with the company?** No.

**12. I'm currently employed and work during the day. Is there a way for me to go through AIDT training without missing work?** AIDT Training programs are typically conducted at night. You are encouraged to keep your present job during the day.

**13. In the past, I completed a similar pre-employment training program with AIDT, except it was for a different company. Do I need to go through this training again?** Yes, training programs for each company have different requirements and standards. Because of this, training must be completed for each company.

**14. Do I get paid while I go through AIDT training?** No. AIDT does not pay trainees while they go through training.

**15. Is there a fee for going through AIDT pre-employment training?** No. AIDT does not charge trainees or companies a fee for any of the AIDT pre-employment training programs, assessments, or services.

**16. Should I quit my job so I can go through AIDT pre-employment training?** **NO.** AIDT training is not a guarantee of a new job. You are encouraged to keep your present job.

**17. I may have to miss a couple of AIDT pre-employment training classes because of a prior commitment. Is that okay?** For a trainee to be considered for employment, most training programs require a 100% class attendance policy.

Current Recruiting			Applications Accepted		
Company	City	Job Title(s)	From	To	Notes
AIDT	Montgomery, AL	AIDT Part-Time Instructor(s)	08/20/13	09/23/14	
Airbus Americas, Inc.	Mobile, AL	Corrosion Protector	07/15/14	08/05/14	Position not involving AIDT Pre-Employment training. Ad may end before scheduled end date.
Alabama Aerospace Manufacturing	Opp, AL	Team Members - Various	07/11/14	08/14/14	
ARD Logistics Alabama, LLC	Cottondale, AL	Production Supervisor	05/07/14	08/31/14	*Position not involving AIDT Pre-Employment training
ARD Logistics Alabama, LLC	Cottondale, AL	Team Lead	05/07/14	08/31/14	*Position not involving AIDT Pre-Employment training
ARD Logistics Alabama, LLC	Cottondale, AL	Human Resources Manager	04/28/14	08/31/14	*Position not involving AIDT Pre-Employment training
Atlas Roofing Corp.	Sylacauga, AL	Wet End Operator-Material Handler-Dry End Operator-QC Technician-Utility	05/07/14	08/31/14	
Austal USA	Mobile, AL	Process Welding Engineer	06/27/14	07/31/14	Position not involving AIDT Pre-Employment Training.
Austal USA	Mobile, AL	Marine Electrical	02/21/14	12/31/14	
Austal USA	Mobile, AL	Pipe Fitter	02/17/14	12/31/14	
Austal USA	Mobile, AL	Pipe Welder	02/01/14	08/31/14	
Austal USA	Mobile, AL	Shipfitter	09/20/13	08/31/14	
Austal USA	Mobile, AL	Structure Welder	09/20/13	08/31/14	
Beaulieu Fabrics Inc	Bridgeport, AL	Twisting Operator	06/04/14	07/07/14	*Position not involving AIDT Pre-Employment training
Beaulieu Fabrics Inc	Bridgeport, AL	Superba Operator	06/04/14	07/07/14	*Position not involving AIDT

# ACRI: Go Build!

- [Why Construction](#)
- [The Industry](#)
- [The Trades](#)
- [The Training](#)
- [Newsroom](#)
- [Jobs](#)
- [Video](#)
- [About](#)

STAY CONNECTED  

## Alabama Construction Trades

### About Go Build



Created by the Alabama Construction

Recruitment Institute, the Go Build campaign is designed to educate young people on the value of learning a trade, dispel their misconceptions about the construction industry and inspire them to consider building a career as a skilled construction tradesman. Through this advertising, public relations and social media campaign, ACRI aims to provide better opportunities for construction tradesmen, more highly skilled employees for construction businesses and enhanced economic development for Alabama and the nation.

### About ACRI



Faced with a growing shortage of skilled construction craftsmen and an aging construction labor workforce, the Alabama Legislature established ACRI in 2009. The institute is working to educate young people, parents, educators and others about the

opportunities offered by the construction industry. ACRI's partners include Alabama AFL-CIO, the Associated Builders and Contractors of Alabama, Alabama Associated General Contractors, Inc., Alabama Road Builders Association, the American Subcontractors Association, the Alabama Construction Trade Unions, the Alabama College System, the Alabama Construction Users Roundtable and construction business owners throughout the state.

## Resources

- [Alabama AFL-CIO](#)
- [Alabama Associated General Contractors, Inc.](#)
- [Associated Builders and Contractors of Alabama](#)
- [Alabama Community College System](#)
- [Alabama Construction Trade Unions](#)
- [Alabama Construction Users Roundtable](#)
- [Alabama Department of Education: Career Technical Education](#)
- [Alabama JobLink](#)
- [Alabama Licensing Board for General Contractors](#)
- [Alabama Road Builders Association](#)
- [American Subcontractor Association of Alabama](#)
- [Construction Education Foundation of Alabama \(CEFA\)](#)
- [mikeroweWORKS](#)
- [SkillsUSA – Alabama Chapter](#)
- [Subcontractors Association of Alabama](#)
- [Profoundly Disconnected Trade Resource Center](#)

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# Fact Sheet



U.S. Department of Labor  
Employee Benefits Security Administration  
January 2013

## JOB LOSS

### Important Information Workers Need to Know to Protect their Health Coverage and Retirement Benefits

*The Department of Labor's Employee Benefits Security Administration (EBSA) administers the Employee Retirement Income Security Act of 1974 (ERISA), which governs retirement plans (including profit sharing and 401(k) plans) and welfare plans (including health, disability, and life insurance plans). ERISA also includes the health coverage continuation and portability provisions of the Consolidated Omnibus Budget Reconciliation Act (COBRA) and the Health Insurance Portability and Accountability Act (HIPAA). This fact sheet focuses on job loss and its effect on workers' health benefits and retirement benefits.*

When facing job loss or a reduction in hours, workers need to know their options ahead of time to prevent loss of health coverage. There may be several options available to individuals who are losing their health coverage when they lose their jobs:

**Special Enrollment in Another Group Plan.** If other group health coverage is available (for example through a spouse's employer provided plan), special enrollment in that plan should be considered. It allows the individual and his/her family an opportunity to enroll in a plan for which they are otherwise eligible, regardless of enrollment periods. However, to qualify, enrollment must be requested within 30 days of losing eligibility for other coverage. After special enrollment is requested, coverage is required to be made effective no later than the first day of the first month following your request for enrollment. This type of coverage is usually the most cost-effective of all the options.

**COBRA Continuation Coverage.** If the individual's employer continues to operate and offer a group health plan, COBRA continuation coverage may be available. COBRA, which generally applies to employers with 20 or more employees, allows the individual and his/her family to continue the same group health coverage at group rates. An individual's cost for coverage may be higher than what the individual was paying before (and is usually higher than the cost for coverage under special enrollment in a spouse's plan), but generally the cost is lower than that for private, individual health insurance coverage. The plan should send a notice regarding the availability of COBRA coverage. After this notice is provided, the individual generally has 60 days to elect coverage and it is then available retroactive to the loss of coverage. *(Note: Once an individual has elected COBRA, he/she won't be eligible for special enrollment in another group health plan, such as a spouse's plan, until all COBRA coverage available is exhausted. Therefore, it is important to consider special enrollment in another plan promptly.)* COBRA coverage typically lasts 18 months, but may last longer in certain circumstances.

**Health Coverage Through a Government Program.** Health coverage may be available to certain qualified individuals through the State or Federal Governments. Information on government programs such as Medicaid (for low-income individuals and individuals with special needs), State Children's Health Insurance Program (for children of qualified families), or Medicare (for people aged 65 and over, and for certain people who are disabled or have end-stage renal disease), is available through your State insurance

department, by visiting [www.insurekidsnow.gov](http://www.insurekidsnow.gov) on the Web, or by calling the U.S. Department of Health and Human Services, Centers for Medicare and Medicaid Services at **1-800-MEDICARE**.

You may also want to contact your State insurance commissioner's office to find out about your State's high risk pool for people who cannot otherwise get health benefits. Or visit <http://www.healthcare.gov/law/features/choices/pre-existing-condition-insurance-plan/index.html> for information on the Federal program -- the Pre-Existing Condition Insurance Plan.

**Private, Individual Health Insurance.** The last option for an individual to consider is private individual health insurance coverage. Individuals may qualify for guaranteed access to such coverage, without any pre-existing condition exclusions, if:

- They had health coverage for at least 18 months without a significant break in coverage (generally a break in coverage of 63 days or more) and the most recent period of coverage was under a group health plan;
- Group coverage was not terminated because of fraud or failure to pay premiums;
- They either were not eligible for COBRA continuation coverage (or similar State program), or if eligible for COBRA coverage (or similar State program), they both elected and exhausted COBRA coverage; and
- They are not eligible for other health coverage.

Even if they do not meet these criteria, they may still be able to obtain coverage. The cost of individual coverage is often higher than similar coverage under a group health plan obtained through special enrollment in another group plan or COBRA. More information on individual health coverage is available from your State insurance commissioner or the Department of Health and Human Services, Centers for Medicare and Medicaid Services at **410-786-1565** or [www.cms.gov](http://www.cms.gov).

When considering health coverage options, individuals should examine the scope of the coverage (including benefit coverage and limitations, visit limits, and dollar limits), premiums, cost sharing (including co-payments and deductibles), and waiting periods for coverage. For information on the coverage through a particular group health plan, the worker should call the plan administrator and request a copy of the plan's summary plan description.

***Note: The Affordable Care Act (ACA) adds important protections related to employment based group health plans that will improve health coverage for you and your family. Many of these protections are available now including extending dependent coverage until age 26, prohibiting pre-existing condition exclusions for children under 19, and banning lifetime limits on coverage for essential health benefits. Additional protections will be available in 2014. This publication does not reflect the provisions of the Affordable Care Act. For more information, visit the Employee Benefits Security Administration's ACA Web page at [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform).***

**Retirement Benefits.** ERISA provides rules for those responsible for the management and oversight of your retirement plan. It also provides you with rights and responsibilities, including specific rights to plan information. If you lose your job, make sure you have a copy of your plan's current summary plan description (SPD) and your individual benefit statement. If not, request a copy. The SPD tells you if and when you can collect your benefits or how to roll over your 401(k) account to a new employer's plan or to an IRA (if your old plan permits you to do so). The individual benefit statement lets you monitor your account balance and is an important statement to keep on file. If your retirement savings remain in your former employer's plan, keep current on any changes the company makes, including changes of address, employer name, or mergers and give the plan any changes to your contact information. If your benefits are in a traditional pension plan and your plan ends without enough money to pay the promised benefits, the

Pension Benefit Guaranty Corporation will assume responsibility as trustee of the plan and pay benefits up to a maximum guaranteed amount set by law.

The free publications listed below provide more information:

- *Retirement and Health Care Coverage...Questions and Answers for Dislocated Workers*
- *Your Health Plan and HIPAA...Making the Law Work for You*
- *An Employee's Guide to Health Benefits under COBRA*
- *What You Should Know About Your Retirement Plan*

They are available on EBSA's Web site or by calling toll-free **1-866-444-3272** to request copies. If you have questions about these options, you can contact one of our Benefits Advisors electronically at **www.askebsa.dol.gov** or by calling **1-866-444-3272**.

For more information on the Pension Benefit Guaranty Corporation, visit **www.pbgc.gov** or call **1-800-400-7242**.

This fact sheet has been developed by the U.S. Department of Labor, Employee Benefits Security Administration, Washington, DC 20210. It will be made available in alternative format to persons with disabilities upon request: Voice telephone: 202-693-8664; TTY: 202-501-3911. In addition, the information in this fact sheet constitutes a small entity compliance guide for purposes of the Small Business Regulatory Enforcement Fairness Act of 1996.



**Monthly Gross Income Guidelines  
for SOBRA Medicaid and ALL Kids  
Valid Beginning February 1, 2014**



**If your child is under age 19 and uninsured, APPLY TODAY.**

Eligibility is determined by family size and income.

To determine the program for which your child MAY qualify:

- Find your family size (include legal parent(s), children (natural and adopted) and unborn children.
- Find your income. Include all household members' income.
- Look at the top of the column for the program name.

Family Size	Children under 19 Years			
	Monthly		Annual	
	Medicaid	ALL Kids	Medicaid	ALL Kids
1	0-\$1,420	\$1,421-\$3,083	0-\$17,039	\$17,040-\$36,994
2	0-\$1,914	\$1,915-\$4,156	0-\$22,966	\$22,967-\$49,865
3	0-\$2,408	\$2,409-\$5,228	0-\$28,894	\$28,895-\$62,735
4	0-\$2,902	\$2,903-\$6,301	0-\$34,821	\$34,822-\$75,605
5	0-\$3,396	\$3,397-\$7,373	0-\$40,749	\$40,750-\$88,475

**THESE ARE THE GUIDELINES**

Deductions may be taken off your gross (before taxes) monthly income for:

- Alimony paid
- Student loan interest

NOTE: If self-employed, send in your entire current personal tax return, signed, including both pages of the schedule "C" or "F".

APPLY Online: **adph.org**

For more information or to have an application mailed to you,  
call toll-free: 1-888-373-5437 (se habla español)

ALL KIDS IS ADMINISTERED BY THE ALABAMA DEPARTMENT OF PUBLIC HEALTH



## Questions and Answers For Dislocated Workers

About Healthcare Coverage  
For Children and Teens  
1-888-373-KIDS (5437)

There are two healthcare coverage programs in Alabama for children and teens under age 19: **Medicaid and ALL Kids**. You can apply for both programs using one application. Your family size and income will determine the program for which your child may be eligible.

### 1. What if my children do not have healthcare coverage now? **Apply Now!**

- A. Apply on line at **adph.org**  
or
- B. Fill out the blue paper application.

Before closing the self-addressed envelope be sure to put the following inside:

- ◆ Completed and signed blue application
- ◆ Completed Pediatric Health History
- ◆ Certificate of Creditable Coverage, if available

Mail - no stamp is needed.

- ◆ Your application will be processed to determine the program for which your children may be eligible. If your children are not eligible for ALL Kids, your application may be sent to Medicaid.

Applications are available at county health departments, schools, many health provider offices and hospitals. Applications may be available from your human resources department. You can also call 1-888-373-5437 to have an application sent to your home. Remember, you can apply on-line!

### 2. What do I do if my children are losing their healthcare coverage because I am losing my job?

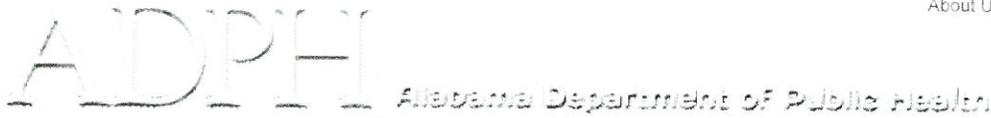
- ◆ Look at the income guidelines.
- ◆ If your current income falls within the Medicaid category, apply immediately! You may also apply at your local Medicaid Office.
- ◆ After you lose your job, if your income is more than the Medicaid limit, **wait until your current coverage ends** then send in your application within 30 days of the date of cancellation of insurance. List only the income you are receiving at that time.

*Important Tip: On question #4 of the form, "Information about Health Insurance," write that you have lost your benefits due to a lay-off and fill in the date your benefits ended.*

### 3. What counts as income?

- ◆ Severance pay, vacation/sick pay, and retirement cash out **DO** count as income for the month received.
- ◆ Unemployment Compensation also counts as income for the month received.

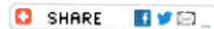
- 4. What do I do if my company pays for extended healthcare coverage?**
- ◆ If you choose to enroll in the extended benefits, you may apply when those benefits end.
  - ◆ You may apply for Medicaid even while you have extended benefits.
- 5. What if my child has a pre-existing medical condition, disability, or a chronic illness?**
- ◆ There are no exclusions to Medicaid or ALL Kids based on a pre-existing medical condition, disability, or chronic illness.
- 6. What if I take out COBRA?**
- ◆ If you want to take out COBRA you must do so within 60 days from the date your company benefits end.
  - ◆ You may apply for Medicaid even while you have coverage through COBRA.
  - ◆ If you apply and receive COBRA, you may still apply for ALL Kids. On question #4 of the form, “**Information about Health Insurance,**” check the **YES** box and write in COBRA. If enrolled, you will be required to drop the COBRA coverage on your child immediately.
- 7. What if I am not a citizen but my children are?**
- ◆ If your children or teens were born in the U.S. and are citizens or documented immigrants, you may apply for Medicaid or ALL Kids.
- 8. I am responsible for paying for healthcare coverage for my children who do not live with me. May I apply for them?**
- ◆ No, you can only apply for children who live with you.
  - ◆ The custodial parent can apply. The legal, custodial parent’s income will be used to determine eligibility.
- 9. When does ALL Kids healthcare coverage begin?**
- ◆ If approved, coverage will back up to the day your company insurance ended, as long as the form is received within 30 days from the ending date.
- 10. How much does ALL Kids cost?**
- ◆ Family size, household income and the age of your children and/or teens will determine the cost group for which your child is eligible.
  - ◆ Premiums range from \$50-\$100 **per child**, per year.
  - ◆ Small co-pays are required at the time of service. There are no co-pays for preventive services.



Search keyword...



[ADPH Home](#) | [Download Adobe Reader](#)



- [ADPH Home](#)
- [ALL Kids Home](#)
- [Benefits](#)
- [How to Apply](#)
- [Apply Now](#)
- [Enrolled Families](#)
- [Pay Your Premium](#)
- [Order Materials](#)
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- [CAKF Home](#)



**Benefits of ALL Kids**

ALL Kids uses [Blue Cross Blue Shield of Alabama](#) (BCBSAL) to provide services through their [preferred provider network](#). If your child is approved, coverage will begin on the first day of the month after the application is received.

Benefits include:

- 12 months continuous coverage
- Doctor visits, including check-ups
- [Mental health/substance abuse services](#)
- Hospital and physician care
- Immunizations
- Prescriptions
- Dental and vision care
- Emergency services

**Questions About Your Child's Coverage**

Upon enrollment, your child will receive a welcome packet from ALL Kids and BCBSAL. The welcome packet includes booklets that explain ALL Kids benefits and services and are yours to keep.

- [Benefits Booklet](#)
- [Guidebook to Good Health](#)

Note: The Benefits Booklet and the Guidebook to good health are in the process of being updated to reflect changes to premiums, copayments and out-of-pocket maximums effective June 1, 2012. View [current information](#) on family costs.

If you have any questions about your child's health care coverage, call the BCBSAL dedicated customer service number at 1-800-760-6851.

If you have questions about your child's mental health or substance abuse services, call 1-866-796-1071, 24 hours a day, 7 days a week.



# Insurance Information

(Prescription Drug Assistance and Medical Insurance Assistance Information)

**Disclaimer**-The following information is provided for your convenience by the ADECA-WDD Rapid Response Team. It is not intended to be an endorsement of any organization over another, nor is it intended to be an exhaustive list of organizations that provide services. Questions or comments concerning this listing may be directed to the ADECA-WDD Rapid Response Team at 1-800-562-4916.

## **Prescription Drug Assistance-Applicant Might Have to Meet Qualifying Income Amounts**

<https://www.pparx.org/>  
(888) 477-2669

The Partnership for Prescription Assistance (PPA) helps qualifying patients without prescription drug coverage get the medicines they need through the program that is right for them. Many will get their medications free or nearly free. PPA will help you find the program that's right for you free of charge. Remember, you will never be asked for money by a PPA Call Center representative or on the web site.

[www.rxreliefcard.com](http://www.rxreliefcard.com)

The RXRelief card is a pharmacy discount that provides discounted pricing on nearly every FDA-approved medication, at over 50,000 pharmacies around the country. The RXRelief card lets YOU benefit from bulk buying. The RXRelief card gives you the ability to buy your individual prescriptions at bulk prices, letting you save up to 75% off of your medication. The discount varies by drug and pharmacy, but the average is around 50%. Ask your personal physician or apply on line at this website.

[www.rxassist.org](http://www.rxassist.org)

Patient assistance programs are run by pharmaceutical companies to provide free medications to people who cannot afford to buy their medicines. RXAssist offers a comprehensive database of these patient assistance programs, as well as practical tools, news, and articles so that health care professionals can find the information they need all in one place.

[www.rxhope.com](http://www.rxhope.com)

RXHope is exactly what its name implies...a helping hand to people in need in obtaining critical medications that they would normally have trouble affording. RXHope acts as your advocate in making the patient assistance program journey easier and faster by supplying vital information and help.

[www.cancersupportivecare.com/drug\\_assistance.html](http://www.cancersupportivecare.com/drug_assistance.html)

Most pharmaceutical companies run programs aimed to facilitate the accessibility to needed medications for patients who are in financial difficulties and are not eligible for Medicare, Medicaid, or private insurance. These programs have different requirements and require the physician to register the patient. This site lists approximately 29 companies that might offer prescription drug assistance programs.

[www.pfizerhelpfulanswers.com](http://www.pfizerhelpfulanswers.com)

A family of prescription assistance programs that provides eligible patients with their Pfizer prescriptions for free or at a savings, and in some cases offers reimbursement support services.

## **Health and Prescription Drug Plans for Military (Retirees)**

[www.tricare.osd.mil](http://www.tricare.osd.mil)

## **Insurance For Children**

All Kids - Children's Health Insurance Program

<http://www.adph.org/allkids/>

(for Alabama residents)

1-888-373-5437 toll free

**ALLKids** is a low-cost comprehensive health insurance program for children under age 19. Upon enrollment, it provides quality medical care including preventive, dental, and eye care.

## **Health Insurance Assistance**

### **COBRA**

<http://www.dol.gov/ebsa/faqs/faq-consumer-cobra.html>

Congress passed the landmark Consolidated Omnibus Budget Reconciliation Act (COBRA) health benefit provisions in 1986. The law amends the Employee Retirement Income Security Act, the Internal Revenue Code and the Public Health Service Act to provide temporary continuation of group health coverage that otherwise might be terminated.

[www.healthwellfoundation.org](http://www.healthwellfoundation.org)

The Healthwell Foundation states "when health insurance is not enough, HealthWell fills the gap. We assist patients living with chronic and life-altering illnesses in paying their share of prescription drug copayments, deductibles, and health insurance premiums. By reducing this financial stress, the people we serve can focus on what's more important-their health.

[www.healthcare.gov](http://www.healthcare.gov)

The Health Insurance Marketplace helps uninsured people find health care coverage.

### **State of Alabama Department of Insurance**

<http://www.healthinsurance.alabama.gov/providers.htm>

The Alabama Department of Insurance distributes a list for informational purposes only. The list does not constitute an endorsement for any company offering any product and is not meant to be all inclusive. There may be additional companies that offer health insurance in Alabama and some of the companies listed may no longer offer coverage in Alabama.

### **BCBS**

[www.bcbsal.com](http://www.bcbsal.com)

1-888-267-2955

### **Other Sources**

[www.ehealthinsurance.com](http://www.ehealthinsurance.com)

List of insurance companies offering lower premiums.

[www.nahu.org](http://www.nahu.org)

List of insurance companies offering lower premiums.

[www.naic.org](http://www.naic.org)

Professional association of insurance agencies – enables you to check on how many customer complaints have been lodged against a company.

Also,

Contact your Insurance Agent and ask about individual health insurance plans.

[www.nafclinics.org/](http://www.nafclinics.org/)

**The National Association of Free Clinics (NAFC)** is the only nonprofit 501c(3) organization whose mission is solely focused on the issues and needs of the more than 1,200 free clinics and the people they serve.

# Affordable Care Act

[www.healthcare.gov](http://www.healthcare.gov)

1-800-318-2596

## Individuals & Families

You can now get Marketplace coverage **only** if you qualify for a **special enrollment** period or are applying for Medicaid and CHIP.

[See if you can get coverage](#)

### Take Action

- Report income or life changes
- Use your new coverage
- Appeal a Marketplace decision
- Learn about fees and exemptions

---

### Using Coverage

- Use your new Marketplace coverage
- Use your new Medicaid or CHIP coverage
- Learn about your rights and protections
- See your preventive benefits

## Getting Coverage

- **See plans and prices**
- See if you can get lower costs
- Find local help
- **Find out how to apply**

**<http://www.healthcare.gov/families/>**

**November 15, 2014: 2015 Open Enrollment starts**

**February 15, 2015: 2015 Open Enrollment ends**

Below are a few of the search titles that can be used to locate information concerning the procedures used when filing for the Affordable Healthcare plans. These searches may result in information to help you save time and money if you should ever find yourself dislocated from your job without health insurance. TIP> Try these searches in GOOGLE SEARCH if they don't open with your default search engine.

[www.healthcare.gov/apply-and-enroll/how-to-apply/](http://www.healthcare.gov/apply-and-enroll/how-to-apply/)

[www.healthcare.gov/unemployed](http://www.healthcare.gov/unemployed)

[www.healthcare.gov/how-can-i-save-money-on-marketplace-coverage](http://www.healthcare.gov/how-can-i-save-money-on-marketplace-coverage)

[www.healthcare.gov/how-do-i-report-life-changes-to-the-marketplace/](http://www.healthcare.gov/how-do-i-report-life-changes-to-the-marketplace/)

[www.healthcare.gov/what-if-i-im-retired-but-not-eligible-for-medicare/](http://www.healthcare.gov/what-if-i-im-retired-but-not-eligible-for-medicare/)

[www.healthcare.gov/reporting-other-income/](http://www.healthcare.gov/reporting-other-income/)

[www.healthcare.gov/what-income-and-household-information-do-i-provide-when-filling-out-my-application/](http://www.healthcare.gov/what-income-and-household-information-do-i-provide-when-filling-out-my-application/)

[www.healthcare.gov/do-i-qualify-for-premium-tax-credits-and-other-savings/](http://www.healthcare.gov/do-i-qualify-for-premium-tax-credits-and-other-savings/)

[www.healthcare.gov/what-are-my-preventive-care-benefits/](http://www.healthcare.gov/what-are-my-preventive-care-benefits/)

[www.healthcare.gov/what-if-i-lose-my-job-based-health-insurance/](http://www.healthcare.gov/what-if-i-lose-my-job-based-health-insurance/)

You can also go to web site [www.healthcare.gov](http://www.healthcare.gov) and use the SEARCH box (upper, right corner of page) to do searches.

**<http://www.dol.gov/ebsa/healthreform/>**

**(EBSA (red book in you folder) is one of the three partners involved with Affordable Care Act)**



## Alabama Department of Human Resources



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## Food Assistance Division

The Food Assistance Division administers the Supplemental Nutrition Assistance Program (SNAP) in Alabama. The Food Assistance Program's purpose is to end hunger and improve nutrition by providing monthly benefits to eligible low income households to help them buy the food they need for good health. The eligibility rules and benefit amounts, based on income and household size, are determined by regulations issued by the United States Department of Agriculture (USDA), Food and Nutrition Service. USDA is an equal opportunity provider and employer. Applications for the Food Assistance Program are available in all county DHR offices.

In accordance with Federal law and U.S. Department of Agriculture policy, this institution is prohibited from discriminating on the basis of race, color, national origin, sex, age, religion, political beliefs, or disability. To file a complaint of discrimination, write:

USDA Director Office of Civil Rights  
1400 Independence Avenue, S.W.  
Washington, D.C. 20250-9410  
or call (800) 795-3272 (voice) or (866) 377-8642(TTY)  
USDA is an equal opportunity provider and employer.

### Applications may be filed in the county where you live or online.

You may fax, mail, or bring the signed application to your County DHR office for processing. Click [here](#) to find the Food Assistance office nearest you.

[Click here to print out an application.](#) (Requires [Adobe Acrobat Reader](#))

### Chasque aquí Solicitud de cupones para alimentos.

To apply for food assistance benefits online, please visit [MyAlabama.gov](#). Before you can complete the application, you must first register for an account. Your completed application will be sent to the DHR office in the county where you live.

[Click here to visit MyAlabama.gov and complete an online application.](#)

[MyAlabama.gov](#) is the **ONLY** website where you can apply for Food Assistance online. **NEVER** provide information to anyone who promises to help you apply for food assistance.

Click [here](#) for a training presentation designed to assist you in using [MyAlabama.gov](#).

### Service(s)

[Electronic Benefits Transfer](#)  
[Alabama Elderly Simplified Application Project \(AESAP\)](#)

### More Information

[EBT Account Information](#) (This is the **ONLY** official link to Alabama EBT account information. Use of an unauthorized application or site may place your account security at risk.)  
[EBT Issuance Schedule](#)  
[USDA Benefit Calculator](#)  
[Requisitos de elegibilidad programa de vales de comida](#)  
[Food Assistance Eligibility Requirements](#)  
[Voter Registration Information](#)

### Frequently Asked Questions

[Food Assistance Division FAQs](#)

### Links

### News Announcements

#### Walker County DHR social worker receives Alabama Spirit of Adult Protective Services Award

Mr. Mathew R. "Matt" Mitchell, a social worker who investigates and arranges services for adults at risk of abuse, neglect, and/or exploitation for the Walker County Department of Human Resources (DHR), is the recipient of the 2014 Alabama Adult Protective Services Spirit Award. He received the award at a ceremony earlier this month at a ceremony in Birmingham.

[more](#)

#### DHR awarded \$1.7 million grant to improve child care services

MONTGOMERY- The Alabama Department of Human Resources (DHR) has been awarded a grant by the W.K. Kellogg Foundation to help strengthen Alabama's statewide Quality Rating and Improvement System (QRIS), also known as Alabama Quality STARS. The \$1.7 million dollar grant will focus on professional development, infant-toddler workforce initiatives and a statewide consumer awareness campaign.

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## Family Assistance Program

Programs of the Family Assistance Division include benefits and services so as to encourage the care of children in their own homes or in the homes of relatives. Services/benefits to eligible families include:

- temporary cash payments
- work and job training services
- child care assistance for parents engaged in work and training activities

The Family Assistance Program provides temporary cash assistance for basic needs for low income families with children under age 18 or age 19 if s/he is a full time student in a secondary school or in the equivalent level of vocational or technical training. Assistance is issued on Electronic Benefit Transfer (EBT) cards. Use of EBT cards in liquor stores, gambling establishments and strip clubs to access this assistance is prohibited.

[Earned Income Tax Credit](#)  
[La vida es mas facil con el EITC](#)

### Service(s)

[Public Assistance](#)  
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### More Information

[Alabama's Report on Engagement](#)  
[Alabama's Second Report on Engagement](#)  
[EBT Account Information](#)  
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[Family Assistance Eligibility Requirements](#)  
[Language Assistance Plan](#)  
[Application for Family Assistance](#)  
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## Individuals Topics

- [Taxpayer Guide to Identity Theft](#)
- [Taxpayer Advocate Service](#)
- [Educate Your Employees about Tax Compliance](#)
- [Where's My Amended Return?](#)
- [Taxpayer Rights](#)
- [Individuals Home](#)

## Preview of 2014 EITC Income Limits, Maximum Credit Amounts and Tax Law Updates

Here is the 2014 tax year income limits, maximum EITC amount and the EITC-related tax law changes. You can also access this information for:

- [2013 Tax Year](#)
- [2012 Tax Year](#)
- [2011 Tax Year](#)
- [2010 Tax Year](#)

[Return to EITC Home Page](#)

### 2014 Tax Year

[Earned Income](#) and adjusted gross income (AGI) must each be less than:

- \$46,997 (\$52,427 married filing jointly) with three or more qualifying children
- \$43,756 (\$49,186 married filing jointly) with two qualifying children
- \$38,511 (\$43,941 married filing jointly) with one qualifying child
- \$14,590 (\$20,020 married filing jointly) with no qualifying children

Tax Year 2014 maximum credit:

- \$6,143 with three or more qualifying children
- \$5,460 with two qualifying children
- \$3,305 with one qualifying child
- \$496 with no qualifying children

**Investment income** must be \$3,350 or less for the year.

For more information on whether a child qualifies you for EITC, see [Qualifying Child Rules](#) or [Publication 596, Rules If You Have a Qualifying Child](#).

### The American Tax Relief Act of 2012

The American Tax Relief act extended the relief for married taxpayers, the expanded credit for taxpayers with three or more qualifying children and other provisions to December 31, 2017.

### Legal Same-Sex Marriages Will Be Recognized For Federal Tax Purposes

The U.S. Department of the Treasury and the Internal Revenue Service recently ruled that same-sex couples, legally married in jurisdictions that recognize their marriages, will be treated as married for federal tax purposes. Under the ruling, same-sex couples will be treated as married for all federal tax purposes where marriage is a factor, including filing status, claiming personal and dependency exemptions, taking the standard deduction, employee benefits, contributing to an IRA and **claiming the earned income tax credit** or child tax credit.

The ruling implements federal tax aspects of the June 26 Supreme Court decision invalidating a key provision of the 1996 Defense of Marriage Act. [Read more here](#).

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Page Last Reviewed or Updated: 30-Dec-2013



## Credits & Deductions

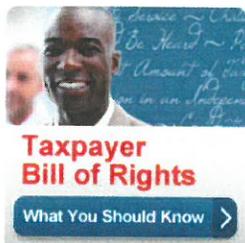
There are a variety of credits and deductions for individual and business taxpayers.

The Earned Income Tax Credit, and the Child and Dependent Care Credit help millions of families every year. There are also a number of credits for small and large businesses. You may have taken deductions when you prepared your annual tax return. In addition to the standard deduction for individuals, common deductions include home mortgage interest, state and local tax, and charitable contributions. Many business expenses are deductible as well.



**Keep more...**  
of what you earned with an  
Earned Income Tax Credit

**Find Out If You Qualify  
For an EITC This Year**



**Taxpayer  
Bill of Rights**

What You Should Know >

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- [Health Coverage Tax Credit](#)
- [Saver's Credit](#)

> [more credits for individuals](#)

### Business Credits

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- [Casualty, Disaster & Theft Losses Credit](#)

> [more credits for business](#)

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- [Charitable Contributions](#)
- [Individual Retirement Arrangements](#)

> [more deductions for individuals](#)

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> [more deductions for business](#)

Page Last Reviewed or Updated: 11-Jun-2014

As soon as possible let creditors know that you are getting laid off

## CREDIT COUNSELING SERVICES



### CONSUMER CREDIT COUNSELING SERVICES™

#### How does CCCS help?

##### **Budget Counseling**

With more and more people obtaining credit, there are also increasing numbers of people who find themselves in need of professional Counseling.

Sometimes that's all that's needed to get finances in order.

##### **Debt Management Planning**

If the debts are unmanageable and help is needed, a counselor will suggest a debt payment program. The counselor analyzes the family budget to determine how much money is available to pay creditors after essential monthly living expenses. Creditors are then asked to accept smaller monthly payments and lower interest rates so debts are repaid within 60 months. The client makes deposits on a regular basis of an agreed-upon amount. This money is then distributed to each creditor. The Debt Management Program is highly respected by creditors, and is a valuable resource for people who have serious financial pressures. The program is designed to help resolve financial difficulties without resorting to bankruptcy and making a ten-year mistake.

##### **Education**

In addition to client education programs, CCCS provides educational programs on family finances, budgeting, and credit education to interested businesses, schools, and civic organizations.



Is there a charge for the service?

Consumer Credit Counseling Service is supported partially by the local business community. There are low-cost fees for counseling or debt management plans. Service is provided regardless of ability to pay fees.

#### What's the First Step?



TELEPHONE COUNSELING IS AVAILABLE

Simply call the nearest CCCS location for an application or an appointment. The service is completely confidential and our clients come from all walks of life and all ranges of income. CCCS is managed by local people with the support and cooperation of community, business, civic, and financial institutions.

#### Other Services Offered:

- Housing Counseling: Pre-purchase, Post-Purchase, Rent delinquency, Mortgage Delinquency, Reverse Mortgages
- Credit Report Review
- Pre-Bankruptcy Credit Counseling
- Post-Bankruptcy Financial Education



To find an office located closest to you, call: 1-800-388-2227  
Or search the National Foundation for Consumer Counseling (NFCC) Web site  
[www.nfcc.org](http://www.nfcc.org)

#### CCCS of Central Alabama

1401 20<sup>th</sup> Street South, Suite 100  
Birmingham, AL 35205  
Phone: (205) 251-1572  
Toll Free: 1-888-260-2227  
Fax: (205) 313-7205  
[www.gway.org](http://www.gway.org)

#### CCCS of Alabama, Inc.

777 South Lawrence Street, Suite 101  
Montgomery, AL 36104  
Phone: (334) 265-8545  
Toll Free: 800-662-6119  
Fax: (334) 265-5926  
[www.budgethelp.com](http://www.budgethelp.com)

Other Offices:  
Auburn, Tuscaloosa, Dothan,  
Enterprise, Ft. Rucker

#### CCCS of Mobile

705 Oak Circle Drive East  
P. O. Box 91068  
Mobile, AL 36691-1068  
Phone: (251) 602-0011  
Toll Free: 1-888-880-1416  
Fax: (251) 666-6850  
[www.cccsmobile.org](http://www.cccsmobile.org)

Other offices:  
Montrose, AL: 1-888-880-1412  
Jackson, AL: 1-888-880-1413

#### CCCS of the Tennessee River Valley

1015 Airport Road Ste 205  
Huntsville, AL 35802  
Phone: (256) 881-1000  
888-381-8178 (regional toll free #)

The Alabama Small Business Development Center network is a statewide, inter-institutional program to enhance economic growth in Alabama by providing management and technical assistance to small businesses. Certified business counselors are available in 10 Small Business Development Centers (SBDC) located at our member university partners across the state.

ASBDC members include SBDCs at Alabama State University, Auburn University, Jacksonville State University, Troy University, University of Alabama, University of Alabama in Huntsville, University of North Alabama, University of South Alabama, and University of West Alabama. [Find an office near you.](#)

## What is an SBDC?

A Small Business Development Center (SBDC) counsels and trains business people in a wide variety of business topics and provides comprehensive information services and access to experts in many fields. Counseling is provided free of charge to small business owners. SBDCs develop and maintain partnerships among community organizations and local, state and federal agencies, providing a focal point for a broad network of public and private resources at the community level. SBDC partnership programs and activities serving small businesses have contributed significantly to economic growth in Alabama and across the nation.

The U.S. Small Business Administration (SBA) administers the nationwide SBDC program while implementation of program in Alabama rests with the Executive State Director and the participating organizations within the state. The U.S. Defense Logistics Agency administers the Procurement Technical Assistance Program which is hosted by the Alabama SBDC Network. In Alabama, 9 state universities host SBDCs, while our [Birmingham SBDC is located at the Innovation Depot.](#) The Advisory Board of the ASBDC is composed of members of the small business community. The Alabama Small Business Development Center Network began operating in 1980. The Alabama SBDCs make up 10 of the over 1100 SBDC service centers nationwide. SBDCs are located in all 50 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, Guam and American Samoa.

## Counseling and Technical Assistance: Start / Grow

The Alabama SBDC Network specializes in one-on-one business counseling and educational training for small businesses. Programs of assistance are developed in response to small business needs and growth opportunities for expansion of the state's economy. In FY 2010, the Alabama SBDC Network served 3,286 small businesses with one-on-one counseling and provided educational training to 7,670 individuals to enhance their business skills. As a result of technical assistance, 184 new small businesses were started in FY 2010; SBDC counselors helped 128 businesses secure \$31.4 million in external financing; 519 new jobs were created; and 695 jobs were retained.

- [How Can We Help You?](#)
  - [Start Your Business](#)
  - [Grow Your Business](#)
  - [Access Financing](#)
  - [Government Marketing / Procurement](#)
  - [Help with Export/Import](#)
  - [Online Training](#)
  - [Disaster Assistance & Business Continuity](#)
  - [Women's Business Assistance Program](#)
  - [Alabama VetStart](#)
- [Event Calendar](#)
- [Office Locations](#)



## Introduction

### What is Legal Services Alabama?

Legal Services Alabama (LSA) is a statewide nonprofit organization dedicated to providing access to justice and free quality civil legal assistance to educate and empower Alabama's low-income community from nine offices located in: Anniston, Birmingham, Dothan, Huntsville, Mobile, Montgomery, Opelika, Selma and Tuscaloosa.

Legal Services Alabama offices handle civil cases only. Each office has lawyers licensed to practice in Alabama and other staff who know how to help low-income people resolve their legal problems.

### How does LSA help people?

- *By providing representation on critical legal matters in judicial and administrative forums*
- *By providing timely legal counsel and advice*
- *Through community education about rights and responsibilities ("preventative" law)*
- *By providing effective mediation services that help clients and keep disputes out of the court system*
- *Through development and distribution of legal self-help materials and forms*

### What LSA CAN'T do:

As a recipient of federal funds, LSA is restricted by Congress as to some of the work it is allowed to do. LSA:

- *Does not handle criminal cases*
- *Does not accept fee-generating cases that private attorneys are willing to accept on a contingency fee basis*
- *Cannot do class actions, rulemaking, lobbying, litigation on behalf of prisoners or represent certain categories of aliens*

## LEGAL SERVICES

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[Links](#)

### Legal Services Alabama

207 Montgomery Street, Suite 1200 | Montgomery, AL 36104 | Toll-free: 1-866-456-4995

E-Mail: [info@legalservicesalabama.org](mailto:info@legalservicesalabama.org) | ©2014

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## Consumer Issues

**Legal Services Alabama helps people throughout the state solve their legal problems:**

- *Home financing and refinancing*
- *Payday lending abuse*
- *Affordable housing*
- *Defective vehicles*
- *Wage garnishment*

**Every day, our legal staff helps people:**

- *Find relief from high-interest payday loans*
- *Defend against unlawful repossession*
- *Protect against unlawful collection*
- *Work out debt repayment plans*
- *Avoid foreclosure and keep their homes*
- *Improve financial literacy and stability*
- *Build and retain assets*
- *Change conditions, and change their lives!*

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**Legal Services Alabama**

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## Contact Us

**Legal Services Alabama** is a statewide nonprofit organization dedicated to providing access to justice and quality civil legal assistance to educate and empower Alabama's low-income community from eight offices located in: Anniston, Birmingham, Dothan, Huntsville, Mobile, Montgomery, Selma and Tuscaloosa.

To apply for FREE legal aid in Alabama, call our statewide intake hotline:

TOLL FREE: **1-866-456-4995**

En Español: **1-888-835-3505**

OR

[Apply ONLINE](#) (Our application is hosted by LegalServer)

You can also take advantage our services by contacting the office nearest you:

### Anniston Office

1911 Noble Street  
Anniston, AL 36201  
LOCAL: (256) 237-3615  
TOLL FREE: 1-800-884-0595

### Birmingham Office

1820 7th Avenue North, Suite 200  
Birmingham, AL 35203  
LOCAL: (205) 328-3540  
TOLL FREE: 1-800-819-7685

### Dothan Office

224 West Main Street  
Dothan, AL 36301  
LOCAL: (334) 793-7932  
TOLL FREE: 1-800-701-0926

### Huntsville Office

1115 Church Street NW, Suite F  
Huntsville, AL 35801  
LOCAL: (256) 536-9645  
TOLL FREE: 1-888-741-7129

### Mobile Office

104 St. Francis Street, Suite 700  
Mobile, AL 36602  
LOCAL: (251) 433-6560  
TOLL FREE: 1-800-403-4872

#### Mailing Address:

P.O. Box 1986  
Mobile, AL 36633

### Montgomery Office

207 Montgomery Street, Suite 1100

Montgomery, AL 36104  
LOCAL: (334) 832-4570  
TOLL FREE: 1-800-844-5342

### Selma Office

801 Alabama Avenue, Suite 250  
Selma, AL 36701  
LOCAL (334) 872-1355  
TOLL FREE: 1-800-644-6028

#### Mailing Address:

P.O. Box 954  
Selma, AL 36702

### Tuscaloosa Office

2315 9th Street, Suite 3A  
Tuscaloosa, AL 35401  
LOCAL: (205) 758-7503  
TOLL FREE: 1-888-440-3256

#### Mailing Address

P.O. Box 020967  
Tuscaloosa, AL 35402

## ABOUT US

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# AlabamaLegalHelp.org



## Welcome!

This is a guide to free and low-cost civil legal aid, assistance & services in Alabama. You can get basic information here about your legal rights, learn where to go for legal aid and assistance, and find out about other community resources.

Choose a topic below to find resources including general information, your legal rights, the law and the courts, legal forms and more.

## Families and Children

- Adoption
- Child Support
- Common Law Marriage
- **More issues**

## Public Benefits

- Applying for Benefits
- Family Assistance
- Food Stamps (SNAP)
- **More issues**

## Consumer Issues

- Cars
- Contracts and Warranties
- Debt Collection
- **More issues**

## Housing

- Eviction
- Fair Housing
- Foreclosure
- **More issues**

## Health Law

- Children's Health Insurance Programs
- Medicaid
- AIDS/HIV
- **More issues**

## Elder Law

- Advance Directives/Living Wills
- Food Stamps
- Health Care
- **More issues**

**More Issues:** The Legal System, Immigration, Taxes, Veterans and Military, Disaster Legal Assistance  
View all issues

## Self Help Forms • Formularios de Autoayuda

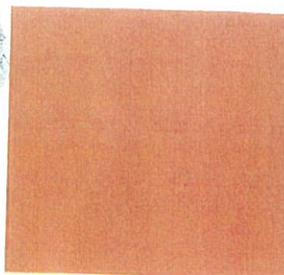
### Do It Yourself Forms from the Alabama State Bar

Here you can find fillable forms on **Evictions, Garnishment, Child Custody, Child Support, Divorce, Guardianship, Name Change** and more.

Aquí usted puede encontrar los formularios rellenable sobre los **desalojos, embargo, custodia de los hijos, manutención de los hijos, divorcio, tutela, cambio de nombre** y más.

## Identity Theft: Self-Help Form Letters

### Identity Theft: Self-Help Form Letters



# HARDEST HIT ALABAMA

## mortgage payment assistance

Provides monthly mortgage payments on homeowner's behalf.

### Homeowner Eligibility

Must be receiving state unemployment compensation benefits or **"Must be receiving Trade Readjustment Allowance (TRA)."**

**Household Income**

\$77,560 or less  
(including all occupants 18 years & older)

### Mortgage Balance

\$258,690 or less

### Delinquent Homeowners

Not to exceed \$12,500.

### Occupancy

Must be primary residence.

### Property

Single-family, attached or detached, and manufactured housing that is attached to real property. Property must be located in Alabama.

### Maximum Assistance

Not to exceed \$25,000.

## loan modification assistance

Provides funds to assist financially distressed homeowners in achieving loan modification.

### Homeowner Eligibility

Mortgage servicer must approve the homeowner for the loan modification.

### Household Income

\$77,560 or less  
(including all occupants 18 years & older)

### Mortgage Balance

\$258,690 or less

### Occupancy

Must be primary residence.

### Property

Single-family, attached or detached, and manufactured housing that is attached to real property. Property must be located in Alabama.

### Maximum Assistance

Not to exceed \$30,000.

## short sale assistance

Assist financially distressed homeowners with the sale of their primary residence.

### Homeowner Eligibility

Mortgage servicer must approve the homeowner for the short sale.

### Household Income

\$77,560 or less  
(including all occupants 18 years & older)

### Mortgage Balance

\$258,690 or less

### Occupancy

Must be primary residence.

### Property

Single-family, attached or detached, and manufactured housing that is attached to real property. Property must be located in Alabama.

### Maximum Assistance

Not to exceed \$30,000.

APPLY NOW

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# Process



Home >> Process

## Process

- 1. APPLICATION** - Apply online at [www.HardestHitAlabama.com](http://www.HardestHitAlabama.com). Before you begin, please have your mortgage loan information and financial information available.
- 2. REQUIRED DOCUMENTS** - After submitting your application, you will be provided a list required documents that you must provide before your application can move forward.
- 3. APPLICATION REVIEW** -When all documents are submitted, your application will progress to the underwriting stage.  
 During the underwriting stage, the HHA underwriters will:
  - Review your application to be sure it meets all HHA program requirements (income limits, UPB limits, etc.).
  - Verify unemployment benefits if necessary.
  - Order the property valuation.
  - Verify the loan balance and status with the mortgage servicer.
- 4. LOAN CLOSING** - Once the application is approved, the loan closing will be scheduled. After the loan closing, please allow 7-10 business days for verification of required loan closing documents before disbursement will begin.
- 5. AFTER THE LOAN CLOSING** - After the loan closing, you are responsible for completing and sending a Monthly Occupancy Statement to your HHA counselor.  
 Each month, HHA will verify your eligibility for unemployment benefits. Once you are no longer eligible or have found employment, HHA benefits will end three months thereafter.



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Call Us: 1.877.497.8182



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An official program of the Departments of the Treasury &amp; Housing and Urban Development

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## View All Programs

Get real help, real answers, right now. Whether your home value has fallen, you owe more than your home is worth, you're experiencing financial setbacks or you've become unemployed, Making Home Affordable is your best option for solving your home finance challenges.

*"There are more solutions for homeowners today than there have ever been."*

*Gary - GMAC Mortgage*

### MHA options include:

- [Home Affordable Modification Program \(HAMP®\)](#)
- [Principal Reduction Alternative SM \(PRA\)](#)
- [Second Lien Modification Program \(2MP\)](#)
- [FHA Home Affordable Modification Program \(FHA-HAMP\)](#)
- [USDA's Special Loan Servicing](#)
- [Veteran's Affairs Home Affordable Modification \(VA-HAMP\)](#)
- [Home Affordable Foreclosure Alternatives Program \(HAFA\)](#)
- [Second Lien Modification Program for Federal Housing Administration Loans \(FHA-2LP\)](#)
- [Home Affordable Refinance Program \(HARP\)](#)
- [FHA Refinance for Borrowers with Negative Equity \(FHA Short Refinance\)](#)
- [Home Affordable Unemployment Program \(UP\)](#)
- [Hardest Hit Fund \(HHF\)](#)

### Key Terms on This Page:

[Mortgage Modification](#), [Principal Reduction](#), [Second Lien](#), [Refinance](#)*Last Updated: 3/8/2013 9:08 AM*[Lower Monthly Payments](#)[Lower Interest Rates](#)[If You Are Unemployed](#)[If You Have a Second Mortgage](#)[If Your Home's Value Has Fallen](#)[Leave Your Home & Avoid Foreclosure](#)[View All Programs](#)

## Help is a Phone Call Away

**888-995-HOPE  
(4673)****Hearing impaired: 877-304-9709 TTY**

As you enter a process that can sometimes be overwhelming, it would be in your best interest to engage a housing expert to help you along the way. Let a HUD-approved housing counselor help you understand your options, prepare your application, and work with your mortgage company.

[Homeowner's HOPE™ Hotline](#)

## Hear it from Homeowners



### Curtis and Darlene of Chicago, IL

Curtis and Darlene had lived in their home for 35 years when Curtis lost his job. That's when MHA helped them cut their mortgage payments in half.

[See their story \(PSA\)](#)

## Beware of Scams

Unfortunately, and far too often, homeowners looking for mortgage help end up victimized by scam artists. Know the warning signs to protect yourself, your money, and your home.

[Learn where to file a complaint](#)[Treasury.gov](#)  
[HUD.gov](#)[Related Sites](#)  
[FinancialStability.gov](#)[Other Useful Sites](#)  
[USA.gov](#)

**Question: What is the Homeowner's HOPE Hotline?**

Answer: The Homeowner's HOPE Hotline at 888-995-HOPE (4673) is a free, comprehensive assistance and housing counseling service that helps homeowners obtain the information and advice they need to work toward a mortgage relief solution. The hotline is available 24 hours a day, 7 days a week, and in over 160 languages.

**Question: What is Home Affordable Modification Program (HAMP)?**

Answer: HAMP is an MHA program that may lower monthly mortgage payments in order to make them more affordable and sustainable for the long-term. The program is available to homeowners who struggling to make their mortgage payments. Additional details are available at <http://www.makinghomeaffordable.gov/programs/lower-payments/Pages/hamp.aspx>.

**Question: What is Home Affordable Unemployment Program (UP)?**

Answer: UP is an MHA program that provides assistance to unemployed homeowners. Homeowners qualified for UP benefit from a temporary reduction in, or suspension of, their monthly mortgage payments for at least 12 months.

**Question: Who is eligible for Home Affordable Unemployment Program (UP)?**

Answer: Homeowners are eligible to apply if they qualify for unemployment benefits; obtained their mortgage on or before January 1, 2009; and owe no more than \$729,750 on their homes. Additional information is available at <http://www.makinghomeaffordable.gov/programs/unemployed-help/Pages/up.aspx>.

**Question: Which mortgage servicers offer Home Affordable Unemployment Program (UP)?**

Answer: There are more than 100 HAMP-participating servicers that offer UP to eligible unemployed homeowners. Homeowners may determine whether their mortgage company is participating in UP by visiting <http://www.makinghomeaffordable.gov/get-started/contact-mortgage> or by calling 888-995-HOPE (4673).

**Question: What is the FHA's Loss Mitigation Program?**

Answer: FHA's loss mitigation program can assist eligible borrowers with FHA-insured loans obtain mortgage relief and avoid foreclosure. Home retention options allow FHA borrowers to resolve their delinquency. FHA also provides help for unemployed FHA borrowers who can take advantage of forbearance to reduce mortgage payments for up to 12 months while they seek employment. Where homeownership is no longer affordable, FHA offers homeownership disposition programs as alternatives to foreclosure. Additional information is available at: [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/sfh/nsc/lossmit](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/nsc/lossmit).

# Attitude is Everything



The longer I live, the more I realize the impact of attitude on life. Attitude is more important than facts. It is more important than the past, than education, than money, than circumstances, than failures, than successes, than what other people think or say or do. It is more important than appearance, giftedness or skill. It will make or break a company, a church, a home.

The remarkable thing is we have a choice every day regarding the attitude we will have for that day. We cannot change the fact that people will act a certain way. We cannot change the inevitable. The only thing we can do is play on the one string we have, and that is our attitude.

I am convinced that life is 10% what happens to me and 90% how I react to it. And so it is with you. We are in charge of our attitudes.

Charles Swindoll