

CALIFORNIA UNEMPLOYMENT INSURANCE GUIDE

Updated December 2025

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What are Unemployment Benefits?

Unemployment benefits are temporary weekly payments from the State of California for people who are out of work—or working fewer hours—through no fault of their own. These benefits are managed and paid by the California Employment Development Department (EDD).

Unemployment does **not** replace your full paycheck. Instead, it provides a portion of what you earned before becoming unemployed or underemployed, to help you get by while you’re between jobs or assignments.

If you qualify, you can usually receive benefits for up to **26 weeks** (and up to **39 weeks** if extended benefits are available).

- The **minimum** weekly benefit is **\$40**
- The **maximum** weekly benefit is **\$450**

Your weekly amount depends on how much you earned during a prior 12-month period (called the “base period”). EDD has an online Unemployment Insurance Benefit Calculator that can give you an estimate.



Who is Eligible?

To receive unemployment benefits, you must meet all eligibility requirements when you apply **and** while you are collecting benefits. In general, you must be:

- Totally unemployed or working reduced hours
- Out of work through no fault of your own
- Physically able to work
- Available for work
- Ready and willing to accept work right away
- Have earned enough wages during the base period to qualify

Common Eligibility Situations

Adjunct faculty are often eligible for unemployment benefits between semesters (especially Fall and Spring).

NANCE employees may be eligible when their assignment ends and sometimes between semesters.

Both adjunct faculty and NANCE employees may also qualify for **partial unemployment** if their hours or assignments are reduced.

Important exceptions:

- **Continuing Education adjuncts** are usually *not* eligible during winter break because the semester typically does not officially end until January.
- **NANCE employees who are also students** are not eligible, because student workers do not pay into the unemployment insurance system.

Other Employment

If you have another job, you may still qualify for **partial unemployment**. However, if you earn **more than \$600 per week**, your benefits may be reduced or denied.

Keep in mind:

- The \$600 limit assumes you qualify for the *maximum* benefit of \$450/week.
- If your weekly benefit amount is lower, the earnings limit may also be lower.

Full-Time Employment Elsewhere

If you have a full-time contract at another district and are returning there next semester, your unemployment claim will likely be denied.

Retirement or Pension Income

Receiving retirement pay or a pension may reduce your weekly benefit amount, depending on the source and amount.

- **CalSTRS and CalPERS pensions do not automatically disqualify you.**

- You should still apply and let EDD determine eligibility.

Summer or Intersession Assignments

If you have a summer or intersession assignment that pays more than \$600 per week, your claim will likely be denied during that time.

However, **you should still apply**:

- To cover the gap between assignments
- To keep your claim active in case hours are reduced or an assignment is canceled

Even if you earn less than \$600/week, eligibility is not guaranteed—it depends on several factors.

Credit College vs. Continuing Education Assignments

- Employees on the **college calendar** may file during winter break.
- **Continuing Education employees** generally may not file during winter break unless their assignment officially ends before the break begins.

Flex / Professional Development Week

You are **not considered employed** during Flex or Professional Development Week, and you do **not earn wages** for that week.



When Should I File a Claim?

File your claim **as soon as possible** during the first week you are out of work or have reduced hours.

- Your claim is considered filed on the **Sunday of the week you apply**
- For fastest processing, apply **the day after your last day of work**

Waiting to file can delay your payments.

If you have more than one employer:

You may want to wait until your final day of work with *all* employers or apply for partial unemployment and report any ongoing wages.

One-Week Waiting Period

All unemployment claims include a **one-week unpaid waiting period**.

You must:

- File your claim
- Certify for that week
- Meet all eligibility requirements

You will not be paid for the waiting week, even if you qualify.

How Do I File a Claim?

You can apply in **three ways**:

[Apply Online \(Strongly Recommended\)](#)

www.edd.ca.gov/UI_Online

This is the fastest and easiest option.

[Apply by Phone \(Monday–Friday, 8 a.m.–12 p.m.\)](#)

- English: 1-800-300-5616
- Spanish: 1-800-326-8937
- Cantonese: 1-800-547-3506
- Mandarin: 1-866-303-0706
- Vietnamese: 1-800-547-2058
- TTY: 1-800-815-9387

[Apply by Mail or Fax](#)

Fill out a paper application and send it to the address or fax number listed on the form.

[Verifying Your Identity \(ID.me\)](#)

EDD uses **ID.me** to verify your identity.

You'll need:

- A selfie
- A photo of your ID

If more verification is needed, you may be asked to join a video call and provide additional documents.

Important:

If EDD asks for more documents, you usually have **10 days** to respond. Watch both your **UI Online inbox** and **regular mail carefully**.

Reopening an Active Claim

If you filed a claim within the last **52 weeks** and still have benefits available, **do not file a new claim**. You must reopen your existing claim instead.

NEW (Since Summer 2023): myEDD

EDD replaced the old system with **myEDD**.

- If you had a previous account, use your old login the first time
- New users can create an account by following the prompts

You'll be guided through new security steps during setup.

[Verifying Your Identity \(ID.me\)](#)

EDD uses **ID.me** to verify your identity.

You'll need:

- A selfie
- A photo of your ID

If more verification is needed, you may be asked to join a video call and provide additional documents.

Important:

If EDD asks for more documents, you usually have **10 days** to respond. Watch both your **UI Online inbox** and **regular mail carefully**.

[Difficulty Reopening Your Claim?](#)

If reopening your claim doesn't work:

- Do **not** submit multiple applications
- Call EDD or send a message through UI Online

If you still can't reach EDD, contacting your **California Assembly Representative** often helps move things along quickly.



[Information to Help File a Claim](#)

Information You'll Need

Have the following ready:

- Social Security number
- Driver's license or state ID
- Last employer's name and information
- Last day you worked
- Gross earnings for your last week
- Employment history for the past 18 months
- Work authorization info (if applicable)
- ID and selfie for verification



[Tips for Answering Questions](#)

[Last Employer:](#)

Use the district name, not the individual campus.

[Address Auto-Fill:](#)

If a P.O. Box in Missouri appears, that's normal—leave it as is.

Still Working:

If applying for partial unemployment, list the employer you worked for most recently.

Industry / Business / Work Type:

- Industry: City/County/School District
- Business Type: Services → Education
- Work Type: “Academic Instructor” (adjuncts) or a general description (NANCE)

Supervisor:

- Adjuncts: Department chair
- NANCE: Direct supervisor

If contacted, supervisors should explain that your work is **not guaranteed** and may be canceled.

Reasonable Assurance (Very Important)

If asked whether you have “reasonable assurance” of continued employment, **always answer NO**.

Even written offers can be canceled due to:

- Enrollment
- Funding
- Program changes

This is supported by state law, contracts, and court cases.

Reason for Unemployment

Select **laid off** or **lack of work**, even if you expect to return later. You must still be able, available, and willing to work.

Union Questions

Answer “No” where appropriate. The union does not control hiring, placement, or job searches.



After You File Your Claim

Eligibility Questionnaire

You may receive an email asking you to complete an eligibility questionnaire.

- You usually have **three days** to begin
- Follow the prompts carefully

Check Your Mail!

EDD still sends many important notices by **U.S. Mail**. Check your mail and UI Online account regularly. Missing a notice can delay or deny benefits.

You should hear something within **two weeks** of applying. If not, contact EDD.

Phone Interviews

You may be scheduled for a phone interview. The AFT Guild has a guide to help you prepare.

Certifying for Benefits

Every two weeks, you must certify that:

- You did or did not work
- You reported any wages
- You were available and looking for work

Online certification is recommended.



Tips for Calling the EDD

Calling EDD can be frustrating. This site offers helpful tips (and optional paid services):

<https://claimyr.com/government-services/california-edd-unemployment/edd-phone-number>



Questions & Assistance?

- Contact **Jessica Thompson**
aftrep.jessica@gmail.com
- 619-640-1155

If you receive a denial or overpayment notice, contact us **right away**. Eligible AFT Guild members may receive free assistance, including legal representation if appropriate.

Sample Application With Answers-- December 2025

Application Summary



*Required Field

You have **not** submitted your application. Review your answers. You cannot update your application after selecting **Submit**.

To make changes, select **Edit**.

Personal Information

First Name	Jessica
Middle Initial	E
Last Name	Thompson
Social Security number (SSN)	<div></div>
Date of Birth	0 <div></div>
Gender Identity	Female
If you have used other names, enter them.	
For example, a maiden name or chosen name.	

Contact Information

Mailing Address	
Country	United States
Address	Include the apartment, unit, or PO Box number. <div></div>
City	San Diego
State	CA – California
ZIP Code	92108
Is your home address the same as your mailing address?	Yes
Select the county or area where you live.	San Diego County, CA
Phone	

Let us know how to reach you if we have any questions.

Phone Type

If you select **Cell phone**, you may receive texts from the EDD.
Cell phone

Benefit Payment Option

Your Payment Option

Direct Deposit

Citizenship Information

Are you a US citizen or national?

US national territories include Guam, the Northern Mariana Islands, Puerto Rico, American Samoa, and the US Virgin Islands.
Yes

Demographic Information

What is your highest level of education?

Masters or doctorate degree

Are you a US military veteran?

No

What race or ethnic group do you identify with?

White, not Hispanic

Do you have a disability?

No

Language Preferences

Preferred Spoken or Signed Language

English

Preferred Written Language

The language you select will be used for UI Online messages and texts.
English

Most Recent Employer

Employer Name	Employer Mailing Address	Employer Physical Address
San Diego Comm. Coll. Dis	3375 Camino del Rio South San Diego, CA 92108 Phone Number: (619) 388-6582	3375 Camino del Rio South San Diego, CA 92108 Phone Number: (619) 388-6582

Last Day of Work

This is the last day you worked for this employer, even if you have not been paid. If you worked today, put today's date. This does not include vacation, sick, or other time off.
12/19/2025

Enter the total gross wages you earned each day, before taxes and deductions, from your last week of work.

Only include your wages for work, even if you have not been paid. Do not include other pay, such as vacation, severance, or bonuses.

Sunday 12/14/2025

\$

Monday 12/15/2025

\$ [REDACTED]

Tuesday 12/16/2025

\$ [REDACTED]

Wednesday 12/17/2025

\$ [REDACTED]

Thursday 12/18/2025

\$ [REDACTED]

Friday 12/19/2025

\$ [REDACTED]

Saturday 12/20/2025

Total Gross Wages

All wages you earned, before taxes and deductions, while working for this employer. Do not include other pay, such as vacation, severance, or bonuses.

\$ [REDACTED]

Why are you applying for unemployment?

Select the reason that best applies to you.

Laid off

Explain the reason.

No work available

Have you received, or do you expect to receive, any of the following payments since your last day of work?

Do not include any wages for work.

Select all that apply.

Holiday Pay

Vacation pay or paid time off (PTO)

Sick pay

Severance pay

In-Lieu-of-Notice pay

Other type of pay

Employer Legal Name	Doing Business As (DBA)	Worked for Employer
GROSSMONT-CUYAMACA COMMUNITY COLLEGE DIST	GROSSMONT-CUYAMACA COMMUNITY COLLEGE DIST	Yes

Employer Name

GROSSMONT-CUYAMACA COMMUNITY COLLEGE DIST

Address

PO BOX 283

City

ST LOUIS

State

MO

ZIP Code

63166

When did you work for this employer?

Start

01/23/2012

End

12/14/2025

Did you work as an elected official or Governor appointee for this employer?

No

Did you work full time or part time for this employer?

Part Time

On average, how many hours did you work per week?

9

Total Gross Wages

All wages you earned, before taxes and deductions, while working for this employer in the past 18 months.

Total Gross Wages from 10/01/2025 to 12/31/2025

\$

Total Gross Wages from 07/01/2025 to 09/30/2025

\$

Total Gross Wages from 04/01/2025 to 06/30/2025

\$

Total Gross Wages from 01/01/2025 to 03/31/2025

\$

Total Gross Wages from 10/01/2024 to 12/31/2024

\$

Total Gross Wages from 07/01/2024 to 09/30/2024

\$

Employer Legal Name	Doing Business As (DBA)	Worked for Employer
MIRA COSTA COMMUNITY COLLEGE DISTRICT	MIRA COSTA COMMUNITY COLLEGE DISTRICT	Yes

Employer Name

MIRA COSTA COMMUNITY COLLEGE DISTRICT

Address

PO BOX 283

City

ST LOUIS

State

MO

ZIP Code

63166

When did you work for this employer?

Start

08/19/2015

End

12/07/2025

Did you work as an elected official or Governor appointee for this employer?

No

Did you work full time or part time for this employer?

Part Time

On average, how many hours did you work per week?

9

Total Gross Wages

All wages you earned, before taxes and deductions, while working for this employer in the past 18 months.

Total Gross Wages from 10/01/2025 to 12/31/2025

\$

Total Gross Wages from 07/01/2025 to 09/30/2025

\$

Total Gross Wages from 04/01/2025 to 06/30/2025

\$

Total Gross Wages from 01/01/2025 to 03/31/2025

\$

Total Gross Wages from 10/01/2024 to 12/31/2024

\$

Total Gross Wages from 07/01/2024 to 09/30/2024

\$

Employer Legal Name	Doing Business As (DBA)	Worked for Employer
SAN DIEGO COMMUNITY COLLEGE SCHOOL DISTR	SAN DIEGO COMMUNITY COLLEGE SCHOOL DISTR ICT	Yes

Employer Name

SAN DIEGO COMMUNITY COLLEGE SCHOOL DISTR

Address

PO BOX 283

City

ST LOUIS

State

MO

ZIP Code

63166

When did you work for this employer?

Start

01/23/2010

End

12/19/2025

Did you work as an elected official or Governor appointee for this employer?

No

Did you work full time or part time for this employer?

Part Time

On average, how many hours did you work per week?

9

Total Gross Wages

All wages you earned, before taxes and deductions, while working for this employer in the past 18 months.

Total Gross Wages from 10/01/2025 to 12/31/2025

\$ [REDACTED]

Total Gross Wages from 07/01/2025 to 09/30/2025

\$ [REDACTED]

Total Gross Wages from 04/01/2025 to 06/30/2025

\$ [REDACTED]

Total Gross Wages from 01/01/2025 to 03/31/2025

\$ [REDACTED]

Total Gross Wages from 10/01/2024 to 12/31/2024

\$ [REDACTED]

Total Gross Wages from 07/01/2024 to 09/30/2024

\$ [REDACTED]

From 07/01/2024 to today, which employer did you work for the longest?

SDCCD

How long did you work for that employer?

Years

15

Months

What type of employer is this?

City, County, school district, or special district

What type of business is this employer?

For example, retail furniture, legal services, software manufacturing, road construction.

Nonclassified Establishments

What was your job with this employer?

For example, retail salesperson, construction worker, nurse.

ACADEMIC INSTRUCTOR

School Employee Information

Do you work at an educational institution, or will you return to work at an educational institution?

[What is an educational institution?](#)

Yes

Are you applying for unemployment because you are in a recess period, on break, or in between terms?

Examples include semester or holiday break, sabbatical, and off track.

No

Did your employer give you reasonable assurance that you will return to work?

This includes a verbal, written, or implied agreement from your employer.

No

Availability Information

What job do you normally do?

For example, retail salesperson, construction worker, nurse. If you have multiple jobs, choose your main one or the one you are most comfortable with. We use this for reporting requirements and to help you find work.

ACADEMIC INSTRUCTOR

What other job can you do?

If there isn't work available in the job you added above, add another job you can do.

Is your normal job a seasonal job?

[What is a seasonal job?](#)

No

Do you expect to return to work for a past employer?

Yes

Do you have a confirmed date to return to work?

Yes

Start Date

01/19/2026

If offered, are you able to accept a full-time job or work full-time hours?

You must be able to accept a job that is similar to the job you normally do. If you're self-employed, you must be willing to accept work from an employer if offered.

Yes

Are you a member of a union or non-union trade association?

Yes

Union or Non-Union Trade Association Name and Local Number

For example, SEIU Local 1000.

Name

AFT Guild

Local Number

For non-union trade associations, enter **0**.

1931

Does your union or non-union trade association look for work for you?

No

Does your union or non-union trade association control your hiring?

No

Are you registered as out of work with your union or non-union trade association?

No

Additional Information

Are you currently receiving a pension or retirement income?

Do not include:

- Pension or retirement based on another person’s work or wages
- Social Security
- 401(k)
- Railroad retirement

No

Are you currently receiving Workers' Compensation?

Workers’ Compensation provides benefits for workers if their injury or illness is caused by their job.

No

Are you attending or have a date to start school or training?

No

In the past 18 months, were you one of the following?

- An officer of a corporation or union.
- The sole or major stockholder of a corporation.
- An elected public official or Governor appointee.

No

Disaster Information

Are you unemployed or working reduced hours as a direct result of a recent disaster in California?

Examples include fire, earthquake, flood, or mudslide.

No

☐ ***I gave true and correct answers to all questions to the best of my knowledge. I understand that there may be legal consequences or loss in benefits for willfully giving false information or knowingly failing to disclose a material fact.**

Follow-Up Eligibility Questionnaire

For us to determine your eligibility for unemployment benefits, you must answer questions about your potential eligibility issue.

Complete Your Questionnaire On Time

- If you begin your questionnaire but do not complete it by the due date, we will make a decision based on the available information. This may result in a denial of benefits.
- If you do not begin the questionnaire by the due date, we will mail you a paper version or schedule you for a phone interview. This will delay any benefits you are eligible for.

Give Detailed Answers to Avoid Delays

Answer each question as fully as possible so we can understand your situation and process your benefits quickly. Missing details may require follow-up, which can delay or affect your benefits. You can also upload documents to support your answers.

Your Eligibility Questionnaires

This table shows all questionnaires related to your eligibility. Questionnaires will only be available for 30 days. Confirmation Numbers will appear after a Questionnaire is submitted.

Due Date	Confirmation Number	Status	Action
12/22/2025		Response Required	Start Questionnaire

For more information you may find it useful to review our [unemployment FAQs](#) and [eligibility FAQs](#).

Summary

You're almost done. Review each section for accuracy, complete the acknowledgment, and submit your eligibility information.

School Employee Questions [Edit](#)

Have you worked for SAN DIEGO COMMUNITY COLL?

Yes, but I no longer work for SAN DIEGO COMMUNITY COLL.

What type of employer is SAN DIEGO COMMUNITY COLL?

School

What education levels are at your school?

College

Is the school a military dependent's school or a school operated by the federal government under the Bureau of Indian Affairs?

No

Are you a student with this employer?

No

Was your spouse a student while you worked for this employer?

No

Did you have a school break with your employer?

No, I was not on a break.

You indicated that you were not on a school break. Provide a detailed explanation of why you feel you were not on a break.

I am a part-time, temporary, hourly classroom instructor whose assignment has ended. Whether I return in Spring is contingent upon finding, enrollment, and program needs, so I have no reasonable assurance of reemployment.