



# Quick Guide to Arkansas Unemployment Insurance

Arkansas' Unemployment Insurance (UI) program is administered by the Division of Workforce Services, which is housed within the Department of Commerce. Unemployment benefits are paid to workers who have lost their jobs through no fault of their own and who meet all eligibility requirements.

Unemployment benefits are designed to provide protection against a loss of income until beneficiaries find full-time work again. Employers pay for benefits through a tax they are required to remit. Workers do not pay any portion of the benefits, and no deductions are made from their paychecks.

**This quick overview walks you through the unemployment insurance process and tells you what you need to know about applying for benefits:**

1. **Understand the eligibility requirements.** Some of the more important requirements include earning enough wages during your Base Period or Alternate Base Period, becoming unemployed through no fault of your own, and being able and available to accept a suitable job offer. You must meet several requirements to be eligible to collect unemployment insurance benefits in Arkansas:
  - You must be either partially or fully unemployed.
  - You must be mentally and physically able to perform work that is similar to work you have done in the past.
  - You must be available for work. There should be no circumstances that would keep you from working. Examples include transportation or childcare issues.
  - You must have earned enough wages during your Base Period to meet the monetary eligibility requirements.
  - You must contact DWS if there are any circumstances that affect your availability for work. This can include starting a new business or becoming self-employed, working on a contract or commission basis, or attending school or training of any kind.
  - You may be eligible for partial benefits if you work part-time and earn less than a certain percentage of your Weekly Benefit Amount. You will need to report your earnings and whether you are working full- or part-time.
  
2. **Before you apply, gather necessary information and documents.** You will need the following:
  - Social Security number,
  - Current address and telephone number,
  - Contact information for all employers you have worked for in the past 12 months,
  - The start and end dates for current/most recent employer,
  - Your Alien Registration number if you are not a U.S. citizen,
  - Your DD-214 Member Copy 4 form if you served in the US military during the preceding 18 months,
  - Your SF-8 form, if available, if you worked for the federal government during the past 18 months.

3. **Submit an initial claim.** An initial claim is your application for unemployment insurance and is used to determine if you meet the basic eligibility requirements.
  - File an initial claim online at [ezarc.adws.arkansas.gov](http://ezarc.adws.arkansas.gov). This should take roughly 30 minutes. After you submit your application, you will see a confirmation page. This page is important. Save this for your records by printing the page or taking screenshots.
  - Set up your PIN. You will create your Personal Identification Number (PIN) online using ArkNet [www.arknet.arkansas.gov](http://www.arknet.arkansas.gov) or by phone using ArkLine 501-907-2590.
  - Serve a Waiting Period Week. During this week, you must file a claim for benefits, but you will not be paid for that week.
  
4. **Choose a payment method.** You will receive a debit card loaded with your benefit amount unless you choose the option to receive your benefits through direct deposit. Set up direct deposit online through ArkNet [www.arknet.arkansas.gov](http://www.arknet.arkansas.gov) or by phone using ArkLine 501-907-2590.
  
5. **Wait to learn your benefit amount.** After you file an initial claim, you will receive a Notice of Monetary Determination showing the amount of wages that have been reported by your employers during the quarters in your Base Period.
  - If you find errors in the Determination, you should immediately contact [a local DWS office](#) and file a Request for Reconsideration. You have one year to file the request from the date shown on the Monetary Determination.
  - If you worked in more than one state during your Base Period, you can combine your wages from all states into a combined claim, as long as you have at least one quarter of wages that you earned in Arkansas. Work with a local DWS office to complete this type of claim.
  - Currently, the minimum amount of unemployment benefits you can receive in Arkansas is \$81 per week. The maximum is \$451 per week. In Arkansas, you can receive benefits for up to 16 weeks within a one-year period. While federal benefit programs like Pandemic Emergency Unemployment Compensation (PEUC) are still in place, you may be eligible for extensions.
  
6. **File a claim each week to receive benefits.**
  - For each week you are unemployed, you will need to submit a weekly claim. Weekly unemployment claims are based on a calendar week beginning on Sunday and ending at midnight on the following Saturday. Your weekly claim for benefits must be filed within the 7-day period immediately following the Saturday of the week you are claiming.
  - File weekly claims online through ArkNet [www.arknet.arkansas.gov](http://www.arknet.arkansas.gov) or by phone using ArkLine 501-907-2590. The process takes 10–15 minutes to complete.
  - When filing by phone, be sure you have your Social Security number, PIN, and total gross earnings and hours worked for the week you are claiming. ArkLine is available Sunday from midnight to 6 p.m. and Monday through Friday, 6 a.m. to 6 p.m. Services are available in both English and Spanish.
  - There are several types of payments you receive that can affect your weekly benefit amount and must be reported. These include holiday, vacation, sick, paid time off, bonus pay, separation pay, pay earned by participating in military drills, retirement, etc. If you do not report these earnings, you can be guilty of fraud. If convicted, you could face criminal penalties and will be required to repay any benefits you received.
  - Your claim will become inactive if you do not claim benefits for one or more weeks. You should stop filing for benefits when you go back to work full-time. To reactivate your claim, you must submit another application through EZARC.

7. **Conduct an ongoing job search.** You are required to look for work while drawing benefits. This can include contacting employers, completing applications or other reasonable efforts to secure work. You should record your work search activities in the log provided in the UI Handbook. As part of this effort, you must register with DWS Employment Services. Your job search efforts will be monitored, and you may be selected to have your work search records verified by DWS. You may be required to attend employment training if selected.
8. **Adjudication.** Your claim will be reviewed for potential issues such as your job separation, your availability, or ability to work; this is called the adjudication process. If your claim is sent to be adjudicated, you should continue to claim benefits for each week you are unemployed. If the issue is resolved, you will be paid for those weeks only if you have claimed them.
9. **Denial of benefits.** You may be denied benefits for several possible reasons. Some of the more common reasons include:
  - You quit your job without good cause or were fired for misconduct.
  - You refused to accept work, or you refused a recall after being laid off.
  - You did not claim your weekly benefits in a timely manner.

After you apply for benefits, you will be sent a Notice of Agency Determination, advising you of the DWS decision. If you are disqualified, you will receive an explanation. You have the right to appeal that decision if you so choose.

10. **Appeal a denial of benefits.** If you are denied benefits, you can file an appeal with the Arkansas Appeal Tribunal. To do so, complete an appeal form, or you can mail an appeal in writing, to Arkansas Appeal Tribunal P.O. Box 8013, Little Rock, AR 72203. Your appeal must be submitted within 20 days of the date that your denial decision was mailed to you. Be sure to clearly state the reasons for your appeal, include your name, address, and Social Security number, and attach a copy of the determination that was mailed to you. While you are filing an appeal, you should continue to claim benefits for each week you are unemployed. If your appeal is approved, you will be paid for those weeks only if you have claimed them.