



Unemployment Compensation for Federal Employees – A Q&A for Federal Public Servants

Federal employees who are terminated are most likely eligible for Unemployment Compensation for Federal Employees (UCFE). This program is run by state unemployment insurance (UI) agencies. Workers generally apply for UCFE through the state's regular UI application process. The main differences are that: (1) the worker's claim requires the federal government to provide information to the state about the worker's prior federal employment, and (2) the federal government reimburses the state for payments to the worker.

Otherwise, each state's rules regarding eligibility and benefit amounts and duration are generally the same for UCFE as for regular UI. State eligibility and benefit rules vary greatly, so while general information about the UCFE program is provided below, workers should contact their state UI agency for questions about or assistance with their claim.

Q: Where do I file my UCFE?

You need to file in the state of your last "official duty station." If you are unsure as to where your official duty station is, ask someone in your agency's human resources department. If you are based internationally, Washington, DC is your most likely duty station.

You can find information about where to apply in each state at this link:

<https://www.careeronestop.org/LocalHelp/UnemploymentBenefits/Find-Unemployment-Benefits.aspx>.

Q: What information do I need to file for federal unemployment insurance?

A: Most of the information you need you already possess – information about where you worked, when you were fired, what wages you made, and how long you worked there. The following documents are not required to file for benefits but will help your claim be processed more quickly.

- The SF-8 provides the correct mailing address for the Federal agency, which the state will use to mail documents verifying employment and other reasons.
- The SF-50 provides wage information the state may need to determine your weekly benefit amount.

Q: What if my agency claims that I was terminated for poor job performance, even if that is false?

A: People can be disqualified from receiving UI when they lose their jobs because of committing misconduct or gross misconduct, but poor performance is not considered misconduct. When filling out your application, you should NOT select any misconduct-related reasons for separation on your UI application.

Q: Where do I get my SF-8/SF-50?

A: Contact your agency's Office of Human Resources to get a copy of your SF-8 and SF-50 if you have not received them. Telling them that you need the forms for filing your UI claim may help them prioritize your request.

Q: Should I wait to get my SF-8/SF-50 before I file for benefits?

A: No. File immediately to start your claim even if you do not have your SF-8 / SF-50. You can always send additional information later. Your claim for UCFE starts when you file, NOT when you become unemployed. So, in most cases, you will want to file your claim as soon as possible. The one possible exception to this is if you are collecting severance in a state where your weeks of severance running at the same time as your claim could cost you weeks of eligibility for unemployment benefits. If you are getting severance, check with your state agency to see how it affects your eligibility before filing.

Q: How long should it take my claim to process?

A: Most UI claims are paid within 14-21 days from when they are filed. But if there are large layoffs of federal employees in any particular state or D.C., it might take a little longer.

Q: What else might I have to do as part of my application?

A: States may ask you to verify your ID on-line (for example by taking a picture of your ID and matching it to your face) or in person at an unemployment office. This is a legitimate request and is to help prevent fraud.

Q: What if I receive any severance pay or financial incentive to separate from employment?

A: Each state has its own rules for how it considers severance pay. If asked, report factually what you have received, what you will receive, and/or when you will receive it. The state agency will use that to determine when your eligibility for unemployment insurance begins.

"Fork in the road" resignations may or may not qualify for benefits. Federal employees were given the option to accept a deferred resignation. State agencies are going to have to examine these resignations on a case-by-case basis. People generally do not qualify for unemployment if they are still getting paid. If they stop getting paid, their resignation may or may not be considered a "good cause quit." People can quit their jobs under certain circumstances and qualify for unemployment insurance. These vary by state, but some examples include being

asked to do something that is illegal, change of duty station that requires an impractical commute, or resigning instead of being fired.

Q: What can I do if my claim is delayed?

If your claim is delayed, you should call your state agency or visit an unemployment office. There, you can inquire about your status and any actions needed to be taken by you, the state UI agency, or your former employer.

If an issue that could impact your eligibility arises during the initial filing of a claim or during the weekly certification filing, the state has to look into the matter. Claim examiners have up to 21 days from the detection date to address an issue. These issues can't be escalated or appealed until after the 21-day window.

If your former agency is not responding to the state UI agency, you should ask to file an affidavit. The U.S. Department of Labor has [issued guidance](#) that lays out that the state UI agency should submit a form to the claimant's employing agency and if that form is not returned, "the UCFE claim should be filed using an affidavit if the state has not received a response to the ETA-931 within 12 days of submission."

Q: What should I do while I wait?

A: Unemployment benefits are only payable for weeks that you have certified that you are unemployed and looking for work. Certification should be done **each week**, including while you are waiting for benefits.

Please note, in DC and most other states there is a one-week waiting period. This means that you will not receive payment for the week under which your initial certification was filed.

Q: Can I work freelance or consulting while I collect UCFE?

A: Freelance or consulting work is often considered employment so it is important to consult with your state UI agency or state UI law to see how your state treats income earned while receiving UI. State rules regarding gig work like driving for Uber and Lyft vary. Individuals earning more than their weekly benefit amount as a consultant (or in any part-time work) are unlikely to be eligible, and in some states, any form of self-employment can be disqualifying. Report any earnings after you are laid off to the state on a weekly basis, and your eligibility will be determined under the law of the state where you applied.

Q: How much will I get in benefits?

A: Benefit amounts and duration vary greatly by state. States also use different formulas to determine how much you are owed each week and for how many weeks you can claim benefits. Generally, these determinations are based on how much you earned before you lost your job. (Specifically they are a percent of wages earned during your base period of employment, which is typically the first four of the last five completed calendar quarters. For appointees who separated between January and March, 2025, the base period would be October 1, 2024-September 30, 2025)

Use The Century Foundation's Unemployment Insurance Dashboard (or visit your state's website), to find out the maximum potential weekly benefit amount:

<https://tcf.org/content/data/unemployment-insurance-data-dashboard/>

You should also check with your state to see what other services may be available (i.e food and housing assistance).

Q: What if I am denied benefits?

A: If you believe you have been incorrectly denied UI benefits, you have the option to appeal the decision. Please review your state's policy to learn the process and timeline required to appeal their decision as there are quick and firm deadlines. You are able to have an advocate assist you during your appeal hearing. Contact your union, or legal representation if this isn't an option, to assist you as soon as you receive your denial and your appeal hearing date.

Q: What if I am reinstated in my role?

A: If you are reinstated in your role with back pay, you likely will need to repay your UI benefits, which you can do from your back pay. When you receive it, put aside the amount you have received in UI so that you can make the repayment. If you are reinstated to your role without back pay, then you will not need to repay and will simply cease to file claims moving forward.

Q: What if I am reinstated in my role, but the conditions of my role have changed?

If you are reinstated, but the conditions of your role have changed (work location, job duties, working conditions, etc.), and voluntarily choose to quit your job, you may or may not be eligible for UI benefits, depending on your situation and your state's UI laws. It's recommended to check your state UI laws handbook (linked [here](#)) and if possible, connect with your union and/or legal representation for further guidance.

Q: What if I am told to begin physically working in the office?

A: Because there is ongoing litigation and a variety of factors involved with return to office requirements, it's recommended to check with your union, if you are a member, about return to the office. Generally, if you lost your job because you would not or could not meet the return to office requirement, you may be eligible for benefits. If you quit, you need to show that you tried to keep your job unless doing so would be useless. You may be eligible if you were hired to be a full-time remote employee. If you're not sure if you're eligible, we recommend that you apply for UI as laws among states vary.

Q: What if I am a federal contractor or work for a company that is a federal contractor?

A: This would depend on your employment status. If you are an independent contractor, you generally would not be eligible for UI benefits. If you worked for a private sector employer that contracted with the federal government and lost your job through no fault of your own, you may be eligible for benefits. You will not need Standard Forms 8 or 50 when applying as you will be applying for the regular state UI program.