

Sample article for organizations to use to reach customers (464 word count)

Post the following article on your websites and/or use in other communication vehicles to help customers who may qualify for unemployment benefits.

Find out if you qualify for unemployment benefits

If you lose your job, you may qualify for unemployment benefits. While these payments may come as a relief, it's important to remember that they may be taxable. Here are the key facts about unemployment compensation:

- **Unemployment is taxable** — You must include all [unemployment compensation](#) as income for the year. You should receive a [Form 1099-G](#), Certain Government Payments by Jan. 31 of the following year. This form will show the amount paid to you and the amount of any federal income tax withheld.
- **Paid under U.S. or state law** — There are various types of unemployment compensation. Unemployment includes amounts paid under U.S. or state unemployment compensation laws. For more information, see [Publication 525](#), Taxable and Nontaxable Income.
- **Union benefits may be taxable** — You must include benefits paid to you from regular union dues in your income. Other rules may apply if you contributed to a special union fund and your contributions to the fund are not deductible. In that case, you only include as income any amount that you got that was more than the contributions you made.
- **You may have tax withheld** — You can choose to have [federal income tax withheld](#) from your unemployment. You can have this done using [Form W-4V](#), Voluntary Withholding Request. If you choose not to have tax withheld, you may need to make [estimated tax](#) payments during the year.
- **Visit IRS.gov for help** — If you're facing financial difficulties, you should visit the IRS.gov page: ["What Ifs" for Struggling Taxpayers](#). This page explains the tax effect of events such as job loss. For example, if your income decreased, you may be eligible for certain tax credits, like the [Earned Income Tax Credit](#). If you owe federal taxes and can't pay your bill, check the Payments tab on IRS.gov to review your options. In many cases, the IRS can take steps to help ease your financial burden.

For more details visit IRS.gov and check [Publication 525](#). You can view, download and print Form W-4V at [IRS.gov/forms](#) anytime.

Each and every taxpayer has a set of fundamental rights they should be aware of when dealing with the IRS. These are your [Taxpayer Bill of Rights](#). Explore your rights and our obligations to protect them on IRS.gov.

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NOTE TO EDITOR: Below are links to help taxpayers find the information they need.

Additional IRS References:

- [Filing Your Taxes](#)
- [IRS Tax Map](#)

IRS YouTube Videos:

- Estimated Tax Payments – [English](#) | [Spanish](#) | [ASL](#)
- What If? – [English](#) | [Spanish](#) | [ASL](#)

IRS Podcasts:

- Estimated Tax Payments – [English](#) | [Spanish](#)