

EMPLOYMENT AND TRAINING ADMINISTRATION ADVISORY SYSTEM U.S. DEPARTMENT OF LABOR Washington, D.C. 20210	CLASSIFICATION Unemployment Insurance
	CORRESPONDENCE SYMBOL OUI/DPM
	DATE July 22, 2025

ADVISORY: UNEMPLOYMENT INSURANCE PROGRAM LETTER NO. 13-25

TO: STATE WORKFORCE AGENCIES

FROM: LORI FRAZIER BEARDEN 
Acting Assistant Secretary

SUBJECT: Procedural Requirements when Funds Are Returned by Banks or Financial Institutions and Instructions for Allocating Returned Funds when No Identifying Claim Information Is Available; and Additional Information and Clarification for Reporting Overpayment Activities

1. **Purpose.** To remind states of procedural requirements when funds are returned by a bank¹ or financial institution and to provide guidance to states regarding the methodology states must use to allocate returned funds across Unemployment Compensation (UC) programs when no identifying claim information is available. This Unemployment Insurance Program Letter (UIPL) also provides additional information and clarification regarding the reporting of overpayment activities on Unemployment Insurance (UI) Required Reports.
2. **Action Requested.** The U.S. Department of Labor's (Department) Employment and Training Administration (ETA) requests that State Workforce Agency Administrators provide the information and instructions contained in this UIPL to appropriate program and other staff in the state UI system, including staff involved in overpayment recovery operations.
3. **Summary and Background.**
 - a. Summary –With tremendous increases in fraud activity targeting UC programs, both state UI agencies and banks and financial institutions directing payment of UC funds have bolstered their fraud prevention efforts and payment integrity controls. Data analytics play a major role in supporting states, banks, and financial institutions in identifying potentially fraudulent activity. Upon identifying suspicious activity, banks and financial

¹ For the regulatory definition of "bank," see 31 CFR 1010.100(d) at <https://www.ecfr.gov/current/title-31/subtitle-B/chapter-X/part-1010>.

RESCISSIONS None	EXPIRATION DATE Continuing
----------------------------	--------------------------------------

institutions are required to stop payments and withhold funds from such accounts. However, in some cases, a bank or financial institution returns these suspicious or potentially fraudulent UC benefits to states with no identifiable claim information, making it difficult for a state to apply these returned funds to the specific claim from which the UC benefits were paid. This UIPL reminds states of procedural requirements when funds are returned to the various regular UI and temporary pandemic-related UC claims by a bank or financial institution and provides a methodology to allocate returned funds when there is no available identifiable claimant information. Previous guidance informed states about using a proportional distribution methodology when claim identifying information is provided by a bank or financial institution but not returned in amounts sufficient to fully cover the benefits paid (*see* [UIPL No. 19-21](#)).

Additionally, when states fail to establish overpayments and accurately report overpayment activities, this results in underreporting overpayments and fraud. ETA recognizes states' challenges with establishing and recovering UI identity (ID) theft-related overpayments (both UI ID fraud² and nonfraud³), especially in situations where the perpetrator of the fraud is unknown. This UIPL provides additional information and clarification on required reporting of overpayment activities to ensure states are accurately reporting overpayment establishments and recoveries.

- b. Background – Preventing and detecting improper payments and fraud and recovering overpayments is a top priority for the Department and the entire UI system. While both the Department and state UI agencies have a vested interest in ensuring UI program integrity and share responsibility for assessing and mitigating fraud risks to the UI programs, states play a fundamental role in preventing improper payments, including fraudulent payments. Since the onset of the Coronavirus Disease 2019 (COVID-19) pandemic, the UI program has been heavily targeted by international and domestic criminal organizations perpetrating a multitude of ID fraud schemes.

In addition to implementing fraud prevention and detection strategies, it is also critical that states prioritize efforts to recover overpayments. ETA strongly encourages states to

² ID fraud occurs when one person or a group of persons uses the identifying information of another person to illegally receive benefits. ID fraud also occurs when an individual's UI account is taken over by a person or group and the benefit payments are re-directed to another account by changing data such as the bank account and/or address after the claim has been established. ID fraud also includes fictitious employer schemes, which involve creating companies that exist only on paper with no actual employees, business operations, or business expenses for the sole purpose of reporting fake wages and subsequently filing fraudulent unemployment claims using the fake wages. In addition to using stolen IDs or misusing an individual's ID, synthetic ID fraud remains an issue and occurs when real and/or fake information is combined to create a new false ID (for example, a real stolen Social Security Number is combined with a fake name, address, and date of birth).

³ Some state laws may prohibit the state from determining fraud if the state is unable to establish willful misrepresentation and/or intent, which may be difficult or impossible to establish in ID fraud/ID theft-related situations when the perpetrator of the fraud is unknown. This could result in a nonfraud ID theft-related determination and overpayment.

work proactively and collaboratively with banks and financial institutions to detect suspicious activity while also ensuring that payments are not wrongly suspended. Through collaboration with banks and financial institutions, states have been successful in recovering overpaid benefits.

4. **Guidance.** State UI agencies and banks and financial institutions are increasingly using data analytics to identify suspicious activity that may be indicative of fraud. Section 303(a)(1) of the Social Security Act (SSA), requires that a state have methods of administration to reasonably ensure the full payment of UC when due, which is also interpreted to mean states must ensure that payments are not made when they are not due (*see* 20 CF.R. 602.11(a) and 602.21(c), as well as [UIPL No. 04-01](#)). Just as state UI agencies are required to implement certain integrity controls and report allegations of potential fraud, waste, abuse, mismanagement, and misconduct to the Department's Office of Inspector General (*see* [UIPL No. 04-17, Change 1](#)), banks and financial institutions are also required to prevent fraud and report suspicious activity involving bank accounts. Under the Bank Secrecy Act,⁴ banks are required to file Suspicious Activity Reports to the Financial Crimes Enforcement Network, a bureau of the U.S. Department of the Treasury, within 30 days regarding any bank account activity a bank deems to be suspicious or out of the ordinary.⁵

The information in this UIPL reminds states of procedural requirements when funds are returned by banks and financial institutions and provides a standardized methodology for states' use to allocate funds to the regular UI and Coronavirus Aid, Relief, and Economic Security (CARES) Act UC programs when funds are returned with no identifying claim information. This guidance also provides additional information and clarification on required reporting of overpayment activities on UI Required Reports.

- a. **Procedural Requirements when Funds Are Returned.** A bank or financial institution may decide to return UC payment(s) to a state based on the bank's own data analysis indicating suspicious activity. Banks and financial institutions may use different fraud prevention tools, algorithms, and data analytics to identify suspicious activity, and may not provide state UI agencies with details regarding why an account was flagged or UC funds are being returned to the state. While a bank's decision to return payments to the state is one piece of potential evidence to indicate an anomaly with a claim, it is not sufficient evidence, on its own, to determine benefits were overpaid or that fraudulent activity occurred (*see* [UIPL No. 01-16](#)). As outlined in [UIPL No. 01-16](#), "states may not initiate recovery of an overpayment until an official determination of the overpayment has been made, consistent with Federal law requirements." States are required to independently verify information before establishing both fraud and non-fraud overpayments, as well as pursuing recovery. This means states must conduct their own

⁴ See 31 CFR 1010.100(e) at <https://www.ecfr.gov/current/title-31/subtitle-B/chapter-X/part-1010>.

⁵ See 12 CFR 21.11 at <https://www.ecfr.gov/current/title-12/chapter-I/part-21/subpart-B/section-21.11>.

investigation to determine if benefits were improperly paid, using their normal fact-finding process and make determinations of eligibility based upon that verification.

Once the state reconciles the payment data received from the bank with the affected UI claim(s), the state should employ a risk-based approach, which currently requires using both cross-matching and data analytics to identify suspicious activity that may be indicative of fraud. If suspicious activity is identified, the state should require the claimant to complete ID verification if the state has not already done so. Using the best information available after reviewing intelligence from the bank, the status of the request for ID verification, and the outcome of the state's investigation (including the results obtained from conducting the risk-based approach), the state must determine if the benefits were properly or improperly paid for each claim. If the state determines the benefits were improperly paid, the state must establish an overpayment, ensure the funds are returned to the appropriate trust fund (*see* Section 4.b. of this UIPL for information on how to process returned funds with no identifying claim information), and report the established overpayment on the appropriate UI Required Report (*see* Section 4.c. of this UIPL for more details on reporting overpayment activities).

If a state is unable to identify anything suspicious on the claim, aside from a bank's decision to return the payment(s), the state must have a process to reissue any properly paid benefits as soon as administratively feasible and through an alternative method (for example, a new direct deposit account, debit card, paper check). This process must include contacting the claimant to verify their address and update their payment method (*see* [UIPL No. 02-16](#), Section 4A).

- b. **Instructions for Applying Aggregated UC Funds Returned by Banks and Financial Institutions.** States are reminded of the guidance in [UIPL No. 19-21](#) that provided instructions for the scenario where a bank or financial institution returns funds to multiple states in one lump sum amount. In that guidance, ETA required that federal funds be allocated based on the proportion of funds the state contributed to the bank or financial institution, and deferred to state law regarding the method of distribution for any regular, state-funded UC programs (including payments made under the Self-Employed Assistance program).

A separate issue arises when banks and financial institutions return UC funds to a state but are unable to provide sufficient detail required by the state to identify which claim and/or UC program from which the funds were paid, preventing the state from properly reconciling the overpayment. The instructions provided below apply only to scenarios where aggregated funds are returned to a state and the state has no ability to identify the claim and/or UC program to which the returned funds belong. States are instructed to apply the applicable state allocation percentage detailed in Attachment I to any funds returned to them by a bank or financial institution when no individually identifying information is available.

- i. **Methodology.** The state-specific percentages (Attachment I “State Reimbursements - Program Allocations”) were calculated based on the following methodology: Two components are part of the calculation for each state, and are based on the programs that have the largest amounts of overpayments overall (Regular UI, Pandemic Emergency Unemployment Compensation (PEUC), Federal Pandemic Unemployment Compensation (FPUC), and Pandemic Unemployment Assistance (PUA)):
1. **The amounts of outlays, for the period May 2020 to September 2021.** The amount of outlays represents the proportion of funds paid out from each program (Regular UI, PEUC, FPUC, and PUA) and is used to estimate the same proportion of any recoveries; and
 2. **The amounts of state overpayments established for the period May 2020 to January 2024.** The amounts of overpayments established contributes to the estimate of potential recoveries.

The next steps in the methodology are:

- A. Calculate the average of the two above components.
 - B. The resulting average is then further categorized by Regular UI and CARES Act UC programs (Attachment I “State Reimbursements - Program Allocations”).
- ii. **Example.** Let us assume that the State of Alaska received \$1 million in a lump sum amount from Bank A. No information was available from the bank to allow Alaska to identify which UC claims should be credited. Alaska must use the table provided in Attachment I “State Reimbursements - Program Allocations” of this UIPL to determine how to allocate the returned funds to the respective programs. The table provides the following program allocation for the State of Alaska:

State Reimbursements - Program Allocations				
State	UI [*]	PEUC	FPUC	PUA
Alaska	24.0%	8.0%	53.0%	15.0%

Under this hypothetical example, the recovered \$1 million should be allocated as follows:

- $UI = \$1,000,000 \times 0.24 = \$240,000$
- $PEUC = \$1,000,000 \times 0.08 = \$80,000$

- $\text{FPUC} = \$1,000,000 \times 0.53 = \$530,000$
- $\text{PUA} = \$1,000,000 \times 0.15 = \$150,000$

c. **Reporting Overpayment Activities.** This section of the UIPL provides additional information and clarification on required reporting of all overpayment activities, not only those described in the guidance provided in section 4.b. Overpayment activities are tracked through program-specific UI Required Reports. ETA and state UI agencies need such information to monitor the integrity of the benefit payment processes in the UI system. [Employment and Training \(ET\) Handbook No. 401, 5th Edition](#), contains instructions for use by states for the preparation and submittal of most UI Required Reports. ETA also created reports for the temporary pandemic UC programs established under the CARES Act (FPUC, Mixed Earners Unemployment Compensation (MEUC), PEUC, and PUA) and included the reporting instructions for each program in program-specific guidance to states.⁶

i. **Establishing Overpayments.** When a state determines benefits were improperly paid, the state must establish an overpayment for the improperly paid and/or fraudulently obtained benefits, issue a written determination denying benefits, and report the established overpayment on the appropriate UI Required Report. This includes claims involving ID fraud, including payment redirect/account takeover (ATO) fraud,⁷ synthetic fraud, and fictitious employer schemes, regardless if the perpetrator of the fraud is known or unknown. If the state is unable to identify the person or group responsible for an ID fraud-related overpayment, the state is still required to establish an overpayment and report the overpayment on the appropriate UI Required Report. Application of state law informs whether the overpayment is reported as fraudulent or non-fraudulent. Failure to establish and report overpayments results in states underreporting overpayments and fraud.

Overpayment cases are subject to monitoring reviews, which means a state agency must be able to demonstrate that an overpayment was established. In cases involving ID fraud, states are reminded of their obligation to protect the rights of the ID fraud victim. States must ensure that the true owner of the identity is not held responsible for an overpayment resulting from fraudulent activity that occurred on their UI claim without their knowledge (*see* [UIPL No. 20-21, Change 1](#)). This may require the state to have administrative processes in place to disassociate the fraudulent activity from the victim's Social Security Number, so that the victim is able to file for unemployment benefits in the future and does not receive collection notices for

⁶ FPUC and MEUC program-specific guidance is found in [UIPL No. 15-20](#), and its Changes; PUA program-specific guidance is found in [UIPL No. 16-20](#), and its Changes; and PEUC program-specific guidance is found in [UIPL No. 17-20](#), and its Changes.

⁷ Payment redirect/ATO fraud in UI occurs when someone gains unauthorized access to a person's unemployment account and redirects the unemployment benefit payment(s) intended for the legitimate owner of the UI account.

overpayments. However, the state's obligation to protect an ID fraud victim does not preclude the state from the requirement to establish and report the overpayment activity on the appropriate UI Required Report.

- ii. ***Recovering Overpayments.*** Overpayment recovery is critical to protect both state UI trust funds and federal funds and must be given the same priority as fraud prevention and detection activities. States must make every possible effort to recover fraudulent overpayments using available resources. ETA reminds states that under no circumstances may a state waive the recovery of a fraudulent overpayment.

However, ETA recognizes that the recovery of overpayments resulting from UI ID fraud presents challenges for states as the identity of the actual perpetrator of the fraud may never be discovered. Following the investigation, if a state finds that ID fraud occurred on a UI claim, and the state is unable to identify the perpetrator of the fraud, while a state must still establish and report the overpayment, the state is permitted to designate the established overpayment as “uncollectible”. The overpayment may remain in “uncollectible” status until the perpetrator of fraud is identified or state law authorizes the overpayment to be written off.⁸

- iii. **Overpayment Reporting on the ETA 227 Reports.** For overpayments involving the regular UI program, Unemployment Compensation for Federal employees (UCFE), Unemployment Compensation for Ex-Servicemembers (UCX), and Extended Benefits (EB), established overpayments must be reported on the regular ETA 227 – “Overpayment Detection and Recovery Activities” report.⁹ Overpayments involving other episodic or temporary programs such as FPUC, MEUC, and PEUC, must be reported as established overpayments on the corresponding ETA 227 report for that program.¹⁰

On the regular ETA 227 and the ETA 227 – PEUC, established overpayments are reported in Section A, “Overpayments Established – Causes,” and in Section B, “Overpayments Established – Methods of Detection.” On the ETA 227 – FPUC

⁸ Usually, write-offs are applied after the statute of limitations expires, bankruptcy has been approved by a court, or the party responsible for the overpayment has died.

⁹ [ET Handbook No. 401, Section IV-2, pages 155-173.](#)

¹⁰ FPUC overpayments are reported on the ETA 227 – FPUC report and revised reporting instructions were provided in [UIPL No. 15-20, Change 2](#), and its [Attachment I](#); MEUC overpayments are reported on the ETA 227 – MEUC report and revised reporting instructions were provided in [UIPL No. 15-20, Change 3](#), and its [Attachment II](#); and PEUC overpayments are reported on the ETA 227 – PEUC report and revised reporting instructions were provided in [UIPL No. 17-20, Change 1](#), Section 4.b.

and ETA 227 – MEUC report, established overpayments are only reported in Section A, “Overpayments Established – Causes.”

The regular ETA 227 and the ETA 227 – PEUC reports include Line 312, “Receivables Removed at the End of the Period,” which is where states report receivables for which the prospects of collection are improbable.¹¹ On these reports, receivables are removed from the respective ETA 227 report after two years unless an overpayment balance is in active collection status (for example, currently being offset from a benefit claim, installment repayments in progress, legal/civil action in progress, etc.). Per the reporting instructions, for an overpayment to be considered in active collection status, both of the following two conditions must be met:

- a. The state must be actually recovering portions of the balance at the end of the report quarter, and
- b. The collection/recovery process must still be underway at the end of the quarter.

If these two conditions are not met, the overpayment balance is to be removed at the end of the report quarter.

In cases where the perpetrator of fraud is unknown, and the state elects to designate the established overpayment as “uncollectible,” the state must still report the established overpayment in Section A and B of the respective ETA 227 report. Additionally, the state must maintain a record of the “uncollectible” overpayment for accounting purposes, in the event of future recovery.

However, given that the prospects of collection are improbable, if the overpayment does not meet the conditions above to be considered in active collection status, the state may remove the balance from Line 313, “Outstanding at the End of Period,” by reporting the overpayment amount in Section C, on Line 312, “Receivables Removed at the End of the Period.” ETA is permitting states to report the established overpayment in Section A and B and remove the outstanding balance on the same quarterly ETA 227 report, only for overpayments where the perpetrator of fraud is unknown.

If the perpetrator of fraud is later identified and/or the state recovers any portion of the established overpayment that the state had previously removed, the overpayment recovery must be reported on the appropriate “Recovered” line in Section C of the ETA 227 report, and a balancing entry equal to the amount recovered must be reported in Section C, on Line 310, “Additions.”

¹¹ [ET Handbook No. 401, 5th Edition](#), Section IV-2-166-167.

- iv. **Overpayment Reporting on the ETA 902P Report.** Overpayments involving the PUA program, must be reported as established overpayments on the ETA 902P – “Pandemic Unemployment Assistance Activities” report.¹² On the ETA 902P report, established overpayments, including ID-related failure to report/respond overpayments, are reported in Section C, “Overpayment Activity and Administration.” However, if an overpayment involves UI ID theft (both UI ID fraud and nonfraud), the established overpayment should be excluded from Section C, and instead reported in Section D, “Overpayment Activity Related to ID Theft.”

5. **Inquiries.** For further information, please contact your ETA Regional Office.

6. **References.**

- Section 303(a)(1) of the Social Security Act, 42 U.S.C. §503;
- Section 1137(a)(1) of the Social Security Act 42 U.S.C. 1320b–7;
- American Rescue Plan Act of 2021 (ARPA), Pub. L. 117-2, Title IX, Subtitle A, Crisis Support for Unemployed Workers (March 11, 2021);
- Consolidated Appropriations Act, 2021, Pub. L. 116-260, Division N, Title II, Subtitle A, Continued Assistance for Unemployed Workers Act of 2020 (December 27, 2020);
- Coronavirus Aid, Relief, and Economic Security (CARES) Act, Pub. L. 116-136, Title II, Subtitle A, Relief for Workers Affected by Coronavirus Act;
- 12 CFR 21.11, <https://www.ecfr.gov/current/title-12/chapter-I/part-21/subpart-B/section-21.11>
- 31 CFR 1010.100(d) and (e), <https://www.ecfr.gov/current/title-31/subtitle-B/chapter-X/part-1010>
- UIPL No. 11-23, *Announcement of Grant Opportunities and National Identity (ID) Verification Offering under the American Rescue Plan Act (ARPA)*, issued July 13, 2023, <https://www.dol.gov/agencies/eta/advisories/uipl-11-23>;
- UIPL No. 20-21, Change 1, *Additional State Instructions for Processing Waivers of Recovery of Overpayments under the Coronavirus Aid, Relief, and Economic Security (CARES) Act, as Amended*, issued February 7, 2022, <https://www.dol.gov/agencies/eta/advisories/unemployment-insurance-program-letter-no-20-21-change-1>;
- UIPL No. 19-21, *Benefits Held by Banks and Financial Institutions as a Result of Suspicious and/or Potentially Fraudulent Activity and the Proportional Distribution Methodology Required for Recovering/Returning Federally Funded Unemployment Compensation (UC) Program Funds*, issued May 4, 2021,

¹² PUA overpayments are reported on the ETA 902P report and revised reporting instructions were provided in [UIPL No. 16-20, Change 6](#), and its [Attachment IV](#).

<https://www.dol.gov/agencies/eta/advisories/unemployment-insurance-program-letter-no-19-21>;

- UIPL No. 23-20, *Program Integrity for the Unemployment Insurance (UI) Program and the UI Programs Authorized by the Coronavirus Aid, Relief, and Economic Security (CARES) Act of 2020 - Federal Pandemic Unemployment Compensation (FPUC), Pandemic Unemployment Assistance (PUA), and Pandemic Emergency Unemployment Compensation (PEUC) Programs*, issued May 11, 2020, <https://www.dol.gov/agencies/eta/advisories/unemployment-insurance-program-letter-no-23-20>;
- UIPL No. 17-20, Change 3, *American Rescue Plan Act of 2021 (ARPA) - Pandemic Emergency Unemployment Compensation (PEUC) Program: Extension, Elimination of Transition Rule, Increase in Total Benefits, and Extension of Coordination Rule*, March 26, 2021, <https://www.dol.gov/agencies/eta/advisories/unemployment-insurance-program-letter-no-17-20-change-3>;
- UIPL No. 17-20, Change 2, *Continued Assistance for Unemployed Workers Act of 2020- Pandemic Emergency Unemployment Compensation (PEUC) Program: Extension, Transition Rule, Increase in Total Benefits, and Coordination Rules*, issued December 31, 2020, <https://www.dol.gov/agencies/eta/advisories/unemployment-insurance-program-letter-no-17-20-change-2>;
- UIPL No. 17-20, Change 1, *Coronavirus Aid, Relief, and Economic Security (CARES) Act of 2020-Pandemic Emergency Unemployment Compensation (PEUC) Program: Questions and Answers, and Revised Reporting Instructions for the PEUC ETA 227*, issued May 13, 2020, <https://www.dol.gov/agencies/eta/advisories/unemployment-insurance-program-letter-no-17-20-change-1>;
- UIPL No. 17-20, *Coronavirus Aid, Relief, and Economic Security (CARES) Act of 2020- Pandemic Emergency Unemployment Compensation (PEUC) Program Operating, Financial, and Reporting Instructions*, issued April 10, 2020, <https://www.dol.gov/agencies/eta/advisories/unemployment-insurance-program-letter-no-17-20>;
- UIPL No. 16-20, Change 6, *Pandemic Unemployment Assistance (PUA) Program: Updated Operating Instructions and Reporting Changes*, issued September 3, 2021, <https://www.dol.gov/agencies/eta/advisories/unemployment-insurance-program-letter-no-16-20-change-6>;
- UIPL No. 16-20, Change 5, *Expanded Eligibility Provisions for the Pandemic Unemployment Assistance (PUA) Program*, issued February 25, 2021, <https://www.dol.gov/agencies/eta/advisories/unemployment-insurance-program-letter-no-16-20-change-5>;
- UIPL No. 16-20, Change 4, *Continued Assistance to Unemployed Workers Act of 2020- Pandemic Unemployment Assistance (PUA) Program: Updated Operating Instructions and Reporting Changes*, issued January 8, 2021, <https://www.dol.gov/agencies/eta/advisories/unemployment-insurance-program-letter-no-16-20-change-4>;

- UIPL No. 16-20, Change 3, *Coronavirus Aid, Relief, and Economic Security (CARES) Act of 2020 - Eligibility of Individuals who are Caregivers for Pandemic Unemployment Assistance (PUA) in the Context of School Systems Reopening*, issued August 27, 2020, <https://www.dol.gov/agencies/eta/advisories/unemployment-insurance-program-letter-no-16-20-change-3>;
- UIPL No. 16-20, Change 2, *Coronavirus Aid, Relief, and Economic Security (CARES) Act of 2020 - Pandemic Unemployment Assistance (PUA) Additional Questions and Answers*, issued July 21, 2020, <https://www.dol.gov/agencies/eta/advisories/unemployment-insurance-program-letter-no-16-20-change-2>;
- UIPL No. 16-20, Change 1, *Coronavirus Aid, Relief, and Economic Security (CARES) Act of 2020 - Pandemic Unemployment Assistance (PUA) Program Reporting Instructions and Questions and Answers*, issued April 27, 2020, <https://www.dol.gov/agencies/eta/advisories/unemployment-insurance-program-letter-no-16-20-change-1>;
- UIPL No. 16-20, *Coronavirus Aid, Relief, and Economic Security (CARES) Act of 2020 - Pandemic Unemployment Assistance (PUA) Program Operating, Financial, and Reporting Instructions*, issued April 5, 2020, <https://www.dol.gov/agencies/eta/advisories/unemployment-insurance-program-letter-no-16-20>;
- UIPL No. 15-20, Change 4, *American Rescue Plan Act of 2021 (ARPA) - Extensions to the Federal Pandemic Unemployment Compensation (FPUC) Program and Mixed Earners Unemployment Compensation (MEUC) Program*, issued March 26, 2021, <https://www.dol.gov/agencies/eta/advisories/unemployment-insurance-program-letter-no-15-20-change-4>;
- UIPL No. 15-20, Change 3, *Continued Assistance for Unemployed Workers (Continued Assistance) Act of 2020 - Federal Pandemic Unemployment Compensation (FPUC) Program Reauthorization and Modification and Mixed Earners Unemployment Compensation (MEUC) Program Operating, Reporting, and Financial Instructions*, issued January 5, 2021, <https://www.dol.gov/agencies/eta/advisories/unemployment-insurance-program-letter-no-15-20-change-3>;
- UIPL No. 15-20, Change 2, *Coronavirus Aid, Relief, and Economic Security (CARES) Act of 2020-New Data Collection Instrument and Revised Reporting Instructions for Federal Pandemic Unemployment Compensation (FPUC)*, issued June 15, 2020, <https://www.dol.gov/agencies/eta/advisories/unemployment-insurance-program-letter-no-15-20-change-2>;
- UIPL No. 15-20, Change 1, *Coronavirus Aid, Relief, and Economic Security (CARES) Act of 2020 - Federal Pandemic Unemployment Compensation (FPUC) Program Reporting Instructions and Questions and Answers*, issued May 9, 2020, <https://www.dol.gov/agencies/eta/advisories/unemployment-insurance-program-letter-no-15-20-change-1>;
- UIPL No. 15-20, *Coronavirus Aid, Relief, and Economic Security (CARES) Act of 2020 - Federal Pandemic Unemployment Compensation (FPUC) Program Operating*,

Financial, and Reporting Instructions, issued April 4, 2020, <https://www.dol.gov/agencies/eta/advisories/unemployment-insurance-program-letter-no-15-20>;

- UIPL No. 04-17, Change 1, *Requirement for States to Refer Allegations of Unemployment Compensation (UC) Fraud, Waste, Abuse, Mismanagement, or Misconduct to the Department of Labor's (Department) Office of Inspector General's (DOL-OIG) and to Disclose Information Related to the Coronavirus Aid, Relief, and Economic Security (CARES) Act to DOL-OIG for Purposes of UC Fraud Investigation and Audits*, issued August 3, 2021, <https://www.dol.gov/agencies/eta/advisories/unemployment-insurance-program-letter-no-04-17-change-1>;
- UIPL No. 02-16, Change 1, *State Responsibilities for Ensuring Access to Unemployment Insurance Benefits, Services, and Information*, issued May 11, 2020, <https://www.dol.gov/agencies/eta/advisories/unemployment-insurance-program-letter-no-02-16-change-1>;
- UIPL No. 02-16, *State Responsibilities for Ensuring Access to Unemployment Insurance Benefits*, issued October 1, 2015, <https://www.dol.gov/agencies/eta/advisories/unemployment-insurance-program-letter-no-02-16>;
- UIPL No. 01-16, *Federal Requirements to Protect Individual Rights in State Unemployment Compensation Overpayment Prevention and Recovery Procedures*, issued October 1, 2015, <https://www.dol.gov/agencies/eta/advisories/unemployment-insurance-program-letter-no-01-16>;
- UIPL No. 04-01, *Payment of Compensation and Timeliness of Determinations during a Continued Claims Series*, issued October 27, 2000, <https://www.dol.gov/agencies/eta/advisories/unemployment-insurance-program-letter-no-04-01>; and
- ET Handbook, No. 401, 5th Edition, *Unemployment Insurance Reports Handbook*, issued August 16, 2017, <https://www.dol.gov/agencies/eta/advisories/handbooks/et-handbook-no-401-5th-edition>.

7. Attachments.

- Attachment I: State Reimbursements - Program Allocation Chart

State Reimbursements - Program Allocations*				
State	UI	PEUC	FPUC	PUA
AK	24.0%	8.0%	53.0%	15.0%
AL	15.0%	15.0%	60.0%	10.0%
AR	17.0%	6.0%	52.0%	25.0%
AZ	9.0%	4.0%	55.0%	32.0%
CA	13.0%	8.0%	52.0%	27.0%
CO	21.0%	10.0%	40.0%	29.0%
CT	29.0%	10.0%	32.0%	29.0%
DC	26.0%	10.0%	51.0%	13.0%
DE	24.0%	6.0%	46.0%	24.0%
FL	13.0%	13.0%	57.0%	17.0%
GA	19.0%	8.0%	37.0%	36.0%
HI	21.0%	12.0%	27.0%	40.0%
IA	33.0%	10.0%	47.0%	10.0%
ID	29.0%	8.0%	46.0%	17.0%
IL	20.0%	10.0%	48.0%	22.0%
IN	14.0%	5.0%	62.0%	19.0%
KS	26.0%	8.0%	45.0%	21.0%
KY	33.0%	9.0%	38.0%	20.0%
LA	21.0%	6.0%	62.0%	11.0%
MA	26.0%	13.0%	39.0%	22.0%
MD	10.0%	5.0%	45.0%	40.0%
ME	12.0%	9.0%	56.0%	23.0%
MI	10.0%	6.0%	56.0%	28.0%
MN	34.0%	15.0%	28.0%	23.0%
MO	21.0%	7.0%	62.0%	10.0%
MS	15.0%	5.0%	67.0%	13.0%
MT	21.0%	5.0%	54.0%	20.0%
NC	14.0%	12.0%	60.0%	14.0%
ND	31.0%	12.0%	48.0%	9.0%
NE	23.0%	3.0%	61.0%	13.0%
NH	30.0%	4.0%	49.0%	17.0%
NJ	28.0%	9.0%	42.0%	21.0%
NM	19.0%	9.0%	51.0%	21.0%
NV	25.0%	8.0%	49.0%	18.0%
NY	14.0%	7.0%	35.0%	44.0%
OH	11.0%	5.0%	53.0%	31.0%
OK	37.0%	14.0%	41.0%	8.0%

OR	31.0%	13.0%	44.0%	12.0%
PA	12.0%	5.0%	53.0%	30.0%
PR	13.0%	4.0%	53.0%	30.0%
RI	17.0%	7.0%	37.0%	39.0%
SC	23.0%	11.0%	58.0%	8.0%
SD	28.0%	3.0%	59.0%	10.0%
TN	23.0%	6.0%	62.0%	9.0%
TX	26.0%	14.0%	42.0%	18.0%
UT	33.0%	10.0%	52.0%	5.0%
VA	22.0%	6.0%	56.0%	16.0%
VI	28.0%	21.0%	27.0%	24.0%
VT	29.0%	9.0%	34.0%	28.0%
WA	28.0%	12.0%	47.0%	13.0%
WI	29.0%	9.0%	55.0%	7.0%
WV	19.0%	7.0%	49.0%	25.0%
WY	36.0%	9.0%	47.0%	8.0%
* Controlled rounding was used to have program percentages total 100%, where necessary.				