

There are two sets of instructions below:

- The first set is for if you are applying for an administrative or incorrect wage information waiver. Use these instructions even if you are also applying for a financial hardship waiver.
- The second set is for if you are just applying for a financial hardship waiver.

Choose the set that applies to your situation.

### **Instructions for Applying for Any Waiver**

#### **1. Check Boxes on Waiver Request Form**

On the Waiver Request form, check the boxes that apply to you. You can check more than one if you think more than one situation applies to you.

#### **2. Fill out Question 1 of Form 1795**

After you have checked the boxes on the Waiver Request form, fill out Question 1 (your name, Social Security Number, address, and phone number) on the attached UIA Form 1795 (“REQUEST TO WAIVE REPAYMENT OF BENEFIT OVERPAYMENT BALANCE”).

This information is to make sure the UIA knows who is applying for the waiver.

You need to fill out this section if you are going to apply for any of the waivers.

#### **3. If you are Applying for a Financial Hardship Waiver (otherwise, skip to Step 4)**

If you checked the box for “Financial Hardship”, you need to fill out all of the sections on the UIA Form 1795.

Read the questions carefully and answer accurately and completely as best as you can.

Make sure to write “N/A” or draw a line through any item that does not apply to you.

You can either print out the form and sign it, or you can type “/s/” followed by your name on the signature line to make an e-signature (example: /s/ Christie Claimant).

You do not need to attach bank records or other financial documents.

Filling out the “Net Income” section of the form can be confusing. You will need to report your income for each of the six months before your application.

- For each month, add up all your income and put it next to the dollar sign in Column A (“Yourself”).
- Write where that income came from (such as wages, scholarships, social security benefits, etc.) on the other side of the slash.
- Then, add up all your dependents’ income and put it next to the dollar sign in Column B (“Dependents”).
- Write where that income came from (such as wages, scholarships, social security benefits, etc.) on the other side of the slash.
- Add up all the wages in Column A and put the total in the “Totals” row at the bottom of the chart.
- Then, add up all the wages in Column B and put the total in the “Totals” row at the bottom of the chart.
- Add the two totals and then divide them by six to get the Average Monthly Income.

EXAMPLE:

Previous Six Months Month / Year	A. Yourself Amount / Source	B. Dependent Amount / Source
January / 2025	\$ 1,800 /wages	\$ 2,200 /wages, scholarship
February / 2025	\$ 1,800 /wages	\$ 2,200 /wages, scholarship
March / 2025	\$ 1,800 /wages	\$ 2,200 /wages, scholarship
April / 2025	\$ 1,800 /wages	\$ 2,200 /wages, scholarship
May / 2025	\$ 1,800 /wages	\$ 2,200 /wages, scholarship
June / 2025	\$ 1,800 /wages	\$ 2,200 /wages, scholarship
<b>TOTALS</b>	\$ 10,800	\$ 13,200
Add the totals of A and B \$ <u>24,000</u> then Divide by 6 = \$ <u>4,000</u> Average Monthly Income If additional space is needed for other dependents, please add a separate sheet.		

- For example, Christie Claimant is applying for a financial hardship waiver on July 1, 2025. In the column labeled “Previous Six Months”, she would write “January / 2025” in the first row, “February / 2025” in the second row, and so

- on. In the last row, she would write “June / 2025” because she applied on July 1.
- b. Christie works two part-time jobs. At one of her jobs, she makes \$800 each month. At her other job, she makes \$1000 each month. She has no other sources of income. For each month, she would write \$1800 on the left side of the slash in Column A (“Yourself”), and she would write “wages” on the right side of the slash.
  - c. Christie has two dependent children. One is a college student. He has a part time job where he makes \$700 each month. He also gets \$1000 each month in scholarship money. Christie’s other child has a part time job where she makes \$500 each month. For each month, Christie would write \$2200 on the left side of the slash in Column B (“Dependent”), and she would write “wages, scholarship” on the right side of the slash.
  - d. Christie would add up all the numbers in Column A (“Yourself”):  $1800 + 1800 + 1800 + 1800 + 1800 + 1800 = 10,800$ . She would write \$10,800 in the “Totals” row at the bottom of Column A.
  - e. Christie would add up all the numbers in Column B (“Dependents”):  $2200 + 2200 + 2200 + 2200 + 2200 + 2200 = 13,200$ . She would write \$13,200 in the “Totals” row at the bottom of Column B.
  - f. Christie would add the two totals:  $10,800 + 13,200 = 24,000$ .
  - g. Christie would divide 24,000 by six to get an Average Monthly Income of \$4,000.

#### 4. Submit the Form

To make sure the UIA gets the form, you can submit it by doing **both** of the following:

- a. Fax:
  - i. Use a fax machine to send all pages of the form to the UIA at 1-517-636-0427.
  - ii. Be sure to get a confirmation page to show that the fax was received by the UIA and keep it for your records.
- b. Mail:
  - i. Use certified mail to send all pages of the form to the Unemployment Insurance Agency, P.O. Box 169, Grand Rapids, MI 49501-0169
  - ii. Save your proof of mailing for your records.

- iii. If you can't mail it certified, it is a good idea to put down on a piece of paper the date, and when and where you mailed the form. Be sure to keep that piece of paper for your records.

## 5. Check the Status

Check your MiWAM account regularly and monitor your mail for any letters from the UIA about your waiver application.

### Instructions for Applying for a Financial Hardship Waiver ONLY

#### 1. Log into Your MiWAM Account

Log into your MiWAM account online at [www.michigan.gov/uia](http://www.michigan.gov/uia)

#### 2. Click on the Waiver Request Link

Click on the “Request Restitution Waiver for Financial Hardship” link under “Claimant Services”.



#### 3. Answer the Questions

Read the questions carefully. Answer them accurately and completely as best as you can, then submit your answers.

#### 4. Check the Status

Check your MiWAM account regularly and monitor your mail for any letters from the UIA about your waiver application.

You can apply for a waiver at any time.

It is common for waiver requests to be rejected. If the UIA rejects your waiver request, you will have a chance to protest their decision later. To learn more about appeals, use the [Guide to Legal Help](#) to get connected to other legal resources.