

# **Guidelines for Unemployment**

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# 1 Introduction

In this guide, we have gathered some of the most important rules and information you need to know during your initial period of unemployment. We recommend that you read through the guide now and keep it for future reference when needed. You can always find an updated version on our Self-service (Tast Selv).

There are certain conditions you must meet to receive unemployment benefits. Therefore, it is important that you are familiar with these conditions.

If you have any doubts or questions, you can read much more on ftfa.dk. You are also welcome to call us at +45 7013 1312. You can find our opening hours at <u>https://ftfa.dk/kontakt-os</u>. You can also send us a message via Tast Selv, where you will receive a response as soon as possible.

# 2 Communication with the Jobcenter and FTFa

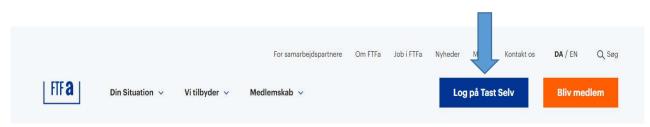
### 2.1 Communication with FTFa

On FTFa.dk, you will find helpful advice for your job search, unemployment insurance rules, and our self-service system, (Tast Selv).

Tast Selv is a crucial part of your communication with FTFa. Therefore, it is important that we have your mobile number and email address. You can provide both on Tast Selv under your Personal Information. Once we have this information, you will receive either an email or an SMS when there is new correspondence for you. In Tast Selv, you can send us questions, documents, and forms. In your Mailbox, you can view all the documents (including the unemployment card) that you have sent to us. You can also access our letters to you there.

Remember to update your email address or phone number if you have new contact information.

You can access Tast Selv from the homepage of FTFa.dk. You can also go directly to Self-service using the address "tastselv.ftfa.dk".



### 2.2 Communication with the Jobcenter

On jobnet.dk, you need to register and deregister as unemployed, report sick leave, and notify when you are taking vacation. You can also schedule meetings with an advisor at the Jobcenter.

You will be called for meetings and interviews at the Jobcenter while you are unemployed. Letters from the Jobcenter can be viewed in E-Boks or on borger.dk.

# 3 First, you need to register as unemployed and fill out an unemployment

## declaration

To receive unemployment benefits from FTFa, you must register as an unemployed benefit recipient on jobnet.dk (the Jobcenter's website). Register as unemployed on your first day of unemployment; otherwise, you will only receive benefits from the day you register.

You also need to fill out an unemployment declaration to apply for benefits. It is available in Self-service (Tast Selv). You will also submit the unemployment declaration to FTFa through Self-service.

# 4 Welcome meeting

Within the first 14 days, you will be invited to a welcome meeting at FTFa. During the meeting, you will learn about the most important rules in the unemployment benefit system. You will also learn how to use us as a sparring partner and receive tips on how to effectively search for jobs, so you can progress well in your career. Finally, you will be informed about our various meetings, workshops, and services, which you can customize to create a program that suits you and supports your path to the next job.

You will receive a letter about the welcome meeting and how to schedule it. You must attend the meeting within 2 weeks after registering as unemployed. During the meeting, we will also discuss the work with "My plan."

# 5 My plan

My plan includes requirements for your job search, which is your agreement with us on how you should search for jobs.

My plan follows you throughout your unemployment process, both at the Jobcenter and the unemployment insurance fund (A-kasse). It contains all the agreements you make with the Jobcenter and FTFa on how to quickly return to work. This way, My plan provides a comprehensive overview for you, the unemployment insurance fund, and the Jobcenter.

# 6 Job Search Requirements

One of the most important conditions for receiving unemployment benefits is that you actively search for jobs from your first day of unemployment. If you are full time insured, you must seek full-time employment, which is 37 hours per week. If you are part time insured, you must seek employment for 30 hours per week. You must also search for jobs when you are in activation programs and wage subsidy jobs.

#### You need to apply for jobs every week in order to receive unemployment benefits.

To be eligible for receiving benefits, you must be available for the labor market. Being available for the labor market means that

- You must search for at least two full-time jobs every week.
- You need to record your job searches in your Joblog every week, no later than Sunday.

You must meet both requirements to receive unemployment benefits. We expect you to search for jobs within your skills and professional field.

Your registrations in the Joblog are considered when assessing your availability for the job market. If we find that you haven't applied for enough jobs, we will notify you. If we determine that you are not actively seeking employment, we will invite you to a meeting. If we then assess that you are not available, you will no longer be eligible for unemployment benefits.

The same requirements apply if you have a part-time job and receive supplementary benefits or if you are self-employed while receiving benefits.

If you have challenges meeting these requirements, you should contact us so that we can assist you.

### 6.1 On Your Way to Employment- Less Intensive Effort

If you have a job lined up, you may be exempt from meetings with the Jobcenter and FTFa, as well as from searching for additional jobs. When there are less than 6 weeks until your first working day, you should contact the Jobcenter or FTFa (if you are participating in the unemployment insurance fund trial) and inform them that you have obtained steady employment.

# 7 Searchable CV

While you are unemployed, you need to have an active and searchable CV on jobnet.dk. You should create your CV immediately after becoming unemployed. It must be approved by FTFa within two weeks of your unemployment start date.

Remember to update your CV with new experiences and qualifications, as it increases your chances of finding a new job.

# 8 Fill out the Unemployment Benefit Card

To receive unemployment benefits, you must fill out and submit your unemployment benefit card (dagpengekort) in Tast Selv approximately one week before the end of the month, typically on the 24th. Check the exact date in the Payment Calendar on FTFa.dk.

The benefit card covers the entire calendar month. When filling out the last part of the month on the card, you should do so based on your expectations for that period. If you want to avoid estimating, you can wait to send your benefit card until the month is over. In that case, the benefits will be deposited into your account 3-4 business days after you have submitted the card. However, be aware that receiving two months' worth of benefits in the same calendar month may have consequences for certain social benefits, such as housing subsidies.

On the benefit card, you need to provide information about all the factors that may affect your eligibility for benefits. This includes employment, other income, self-employment, illness, vacation, or stays abroad. You should report your activities for the entire month, even if you were not yet registered or had deregistered as unemployed during that period. The information can affect your eligibility for benefits during the period you were unemployed.

We deposit the unemployment benefits into your NemKonto (designated bank account) on the last business day of the month if you submit the benefit card when it is ready in Self-service. You can check the Payment Calendar on ftfa.dk to see when.

### 8.1 Deadlines

After you have submitted your unemployment benefits card (dagpengekort) around the 24th of the month, you can make changes to your information on the card until the 10th of the following month.

The unemployment benefits card expires 1 month and 10 days after the end of the month. For example, the unemployment benefits card for the month of March must be submitted no later than May 10th. If the unemployment benefits card is submitted later, you will lose the right to receive benefits unless you have a "valid reason".

### 8.2 Data Matching

Every month, we receive information about your working hours and income from the Income Register, which we cross-reference with the information on your unemployment benefits card for the same period. This may result in an adjustment to your benefits. If it becomes relevant to you, we will send you a letter regarding this.

# 9 Opportunities When You're Unemployed

#### 9.1 Part-time Work with Supplementary Benefits

If you obtain part-time employment, you must immediately contact FTFa. We need to determine if you can receive benefits while working part-time. We will require your employment contract from the part-time job to assess the situation.

If you are hired for the part-time job with a notice period, we need to receive a "release certificate" (frigørelsesattest) within five weeks from the date of employment or from the start of the notice period. The release certificate allows you to resign from your position with one day's notice if you can secure full-time employment. You can find the certificate on ftfa.dk. If we receive the release certificate late, supplementary benefits can be paid no earlier than the day we receive the certificate.

You may be entitled to receive supplementary benefits for up to 30 weeks, with the possibility of extension for an additional 12 weeks.

#### 9.2 Voluntary Work

As an unemployed individual, you may engage in voluntary work for up to 44 hours per month without it affecting your receipt of benefits if it is carried out in social or humanitarian organizations.

It is important that you contact FTFa if you wish to engage in voluntary, unpaid work so that we can advise you on whether the work/activity is compatible with receiving benefits. It is crucial for the possibility of engaging in voluntary work that you do so in an organization or company that does not aim to make a profit.

### 9.3 Self-Employment as Secondary Employment

You have the option to work as a self-employed individual as secondary employment and receive supplementary benefits for 30 weeks.

If you were self-employed before becoming unemployed, there are certain conditions you must meet to have it approved with supplementary benefits.

If you start a self-employed business after becoming unemployed, the business is always considered secondary employment regardless of the number of hours or the time of day you work in the business. However, you must always be available for the labor market and continue actively seeking employment. The business must not hinder you from accepting work as an employee. You can receive supplementary benefits for the mentioned 30 weeks, with the possibility of extension for up to 12 weeks.

Always contact FTFa if you are considering establishing a self-employed business. There are different advantages and disadvantages, and we can provide the best guidance based on your situation if you contact us in advance.

### 9.4 Other Self-Employed Activities

A commercial activity can also involve asset management or be considered a leisure activity.

Asset management includes activities such as property rental or owning a business where you do not work. Your activity can be considered asset management if you spend a maximum of 5 hours per month on it. There is no offsetting against your benefits, but you also cannot use these hours to accumulate, for example, a new entitlement to unemployment benefits.

Leisure activities include working to a lesser extent on a rental property or, for example, a windmill/solar panel installation when the work is of insignificant scope. There is a direct offset for leisure activities, hour by hour, and you cannot use these hours to accumulate, for example, a new entitlement to unemployment benefits.

### 9.5 Job Search Abroad

As a rule, you are not allowed to travel abroad while receiving unemployment benefits unless you have notified the Jobcenter about your vacation.

If you have been invited for a job interview abroad and there is a concrete job prospect, you are allowed to travel if you have an appointment for a job interview. You can receive benefits for up to five days if you have an agreement for a job interview abroad. However, it is important that you inform the Jobcenter and FTFa before you travel so that we can approve your entitlement to benefits even while you are abroad.

You can also stay in another EEA country with benefits from FTFa for up to three months while seeking employment. If you plan to do so, you must contact us well in advance before you travel, as we need to approve your entitlement to benefits.

### 9.6 Participation in Courses/Education

You can attend education and still receive unemployment benefits if the instruction is less than 20 hours per week. The education must not be offered as a full-time education eligible for student grants (SU). Single courses at universities and other higher education institutions are usually eligible for student grants and, therefore, not eligible for participation. However, you can typically participate in programs such as the Merkonom education, merit teacher and merit pedagogue programs, and HD (graduate diploma) programs, provided that the instruction is less than 20 hours per week.

Depending on your educational background, you also have the opportunity to participate in six weeks of joboriented training. Please note that you must be available for the labor market. This is the reason why the instruction must be of limited scope.

If you wish to participate in education while receiving unemployment benefits, you must contact us well in advance before starting the education. FTFa must always approve your entitlement to receive benefits while participating in education.

# 10 Meetings with the Jobcenter and FTFa

If you are summoned to a meeting at the Jobcenter or FTFa, you must attend, or you risk losing your unemployment benefits. This applies even if you have forgotten about the meeting.

You can only receive benefits again once you have contacted the party that summoned you and explained why you did not attend the meeting. If you believe you have a valid reason for not attending a specific meeting, we recommend that you contact FTFa before the meeting. That way, we can advise you on your options.

### 10.1 Specifics regarding Contact with the Jobcenter

It is crucial that you comply with the agreements made in My Plan and with the Jobcenter. You must accept offered work and activation measures, as failing to do so may result in the loss of your unemployment benefits. It can also have consequences for your unemployment benefits if you will not cooperate in making an activation agreement or if you do not follow the agreed activation measures.

If you believe you have a valid reason in a specific situation, make sure to contact FTFa before rejecting the job or the job plan. That way, we can provide you with advice.

You need to inform the Jobcenter in advance if you have difficulties arranging childcare outside of your institution's opening hours. This ensures that the Jobcenter takes your situation into account if you are offered a job or activation, such as wage-subsidized employment.

# 11. Overview of the Rules

### 11.1 Availability

You can only receive unemployment benefits if you are available for the labor market in Denmark. This means that each week you must:

- Be actively seeking employment see section 6
- Register your job applications in your job log

#### Other obligations

In addition to job searching and maintaining a job log, you must be available by:

- Creating and updating your CV on jobnet.dk see section 7
- Participating in the interviews and meetings scheduled by FTFa and the Jobcenter see section 10
- Being able to start new work at one day's notice
- Accepting work or activation measures that are offered to you
- Saying yes to work or activation unless you have a valid reason to decline, as it may otherwise have consequences for your unemployment benefit
- Being registered with the Jobcenter as a recipient of unemployment benefits

You should always contact us before declining work or activation so that we can assess whether you have a valid reason.

#### You can lose the right to unemployment benefits

It is FTFa who will assess whether you are available for the labor market. If we determine that you are not available, you will lose the right to unemployment benefits.

If you lose the right to unemployment benefits, you can only regain it once there have been reported 300 working hours within a continuous period of three months (if you are paid monthly) or 276 working hours within a continuous period of 12 weeks (if you are paid weekly or every two weeks) in the income registry (SKAT).

### 11.2 If you resign from your job

As a general rule, you will face a three-week quarantine if you quit a job. The quarantine means that you cannot receive unemployment benefits for 111 hours (equivalent to 3 weeks) after you became unemployed. However, you must still be registered as unemployed on jobnet.dk from your first day of unemployment. This is a requirement for serving the quarantine. The quarantine is only counted in hours that you would have otherwise received unemployment benefits for. You must also actively seek employment, update your job log, and submit your unemployment benefit card for the 3-week period.

However, in some situations, you can avoid the quarantine if you have a valid reason for resigning from your job.

Talk to us before resigning from your job so that we can advise you on your options in relation to the legislation.

### 11.3 Your period of unemployment benefits

You can receive unemployment benefits for up to 2 years within a 3-year period unless you are a graduate (dimittend) - see the next section. The three-year period is also referred to as the reference period. Once your unemployment benefit hours or the reference period have expired, you need to have accumulated new hours or income to qualify for a new entitlement to unemployment benefits unless you have obtained permanent employment.

Graduates who become eligible for unemployment benefits on or after May 1, 2023, can receive benefits for 1 year within a 2-year period.

You consume your unemployment benefits on an hourly basis. Each time you receive payment for one hour of unemployment benefits, you use one hour from your original entitlement of 3,848 hours of unemployment benefits.

We pay out unemployment benefits for a full calendar month at a time. This corresponds to 160.33 hours. This applies regardless of the number of days and weeks in the month.

The hours that need to be deducted from your unemployment benefits are accumulated and subtracted from the 160.33 hours at the end of the month. This can include vacation, work, self-employment, or leisure activities that need to be deducted.

#### 11.3.1 Reacquiring your entitlement to unemployment benefits

We continuously monitor whether you have reacquired a new entitlement to unemployment benefits while you are in a period of receiving benefits. When your entitlement to unemployment benefits has expired, we will examine whether you have reacquired the right to unemployment benefits or if you can have your entitlement extended.

#### Employment requirement - if you have worked

If you have worked since you received unemployment benefits, you will have accumulated work hours on your employment account. The employment account is a record that keeps track of how many hours your employer(s) have reported to SKAT (the tax authorities). You can monitor your employment account on jobnet.dk.

The employment requirement for obtaining a new 2-year period of unemployment benefits is 1,924 work hours. This means that you need to have accumulated 1,924 work hours since you last received unemployment benefits. This corresponds to one year of full-time work. Your work hours become outdated after three years and are no longer counted.

#### Income requirement - if you have not worked

If you have not accumulated any work hours when your entitlement to unemployment benefits expires or the hours on your employment account have become outdated, you must meet the income requirement. This means that you need to have had an income of DKK 254,328 (2023) before you can receive a new 2-year period of unemployment benefits. When calculating your income, we can include a maximum of DKK 21,194 in monthly earnings.

This means that you can only receive a new entitlement to unemployment benefits when you have worked for 12 months with a monthly salary of at least DKK 21,194. If you have a job with a monthly salary lower than DKK 21,194, the salary still counts toward the income requirement, but it will take you more than a year to accumulate a new entitlement to unemployment benefits.

If you are in a senior job, wage-subsidized employment, company internship, or job rotation, the hours do not count toward reacquiring a new period of unemployment benefits.

#### 11.3.2 Extension of your entitlement to unemployment benefits

If you have not reacquired a new entitlement to unemployment benefits, you may be able to have your existing entitlement extended.

The hours you have worked while receiving unemployment benefits can be used to extend your period of unemployment benefits. One work hour can extend your period of unemployment benefits by 2 hours of benefits.

You can extend your period of unemployment benefits by a maximum of 1 year. To extend your period by 1 year, you need to have worked for 962 hours since your entitlement to unemployment benefits was approved. You can receive payment for the 1-year extension within 1.5 years.

### 11.4 Unemployment benefit rate

We calculate your unemployment benefit rate by looking at your income during the 12 highest-earning months within the past 24 months. The period can be extended to 36 months.

As a basic guideline, you can receive DKK 19,728 per month in unemployment benefits before taxes (2023 rate). This corresponds to an hourly rate of DKK 123.04. If you have earned an average of DKK 23,900 per month before taxes over the course of one year within the last two years, you will receive the highest unemployment benefit rate. If you have received lower wages, your unemployment benefit rate will be calculated accordingly.

#### 11.4.1 Employment supplement for the first 3 months

Members who become unemployed for the first time or reacquire a new entitlement to unemployment benefits from May 1, 2023, onwards can receive up to DKK 23,449 (before taxes) in unemployment benefits for the first three months. You can qualify for the increased unemployment benefit rate (referred to as the employment supplement) if you:

- Have been a member of an unemployment fund (a-kasse) for the past four years.
- Have had a minimum of two years of full-time work within the last three years.

You still cannot receive more than 90% of the salary you had before becoming unemployed. If you earned more than DKK 24,000 on average per month, you are eligible for the employment supplement. To receive the maximum supplement, you must have earned DKK 28,400 or more on average per month.

### 11.4.2 Unemployment benefit rate for recent graduates

If you have completed a vocational education program lasting at least 18 months, which entitles you to unemployment benefits, you can read about the rate at which the benefits are paid here. Members who do not have dependent children will have their unemployment benefit rate reduced if they have been unemployed for more than three months (received more than 481 hours of unemployment benefits). The rate reduction applies from May 1, 2023, and also applies if you received unemployment benefits as a graduate before May 1, 2023, for 481 hours or more.

#### Are you a recent graduate under 30 years old without dependent children?

You will receive 71.5% of the highest unemployment benefit rate for the first three months of unemployment. This corresponds to DKK 14,106 per month before taxes. However, if you are still unemployed after three months, the rate will be reduced to DKK 9,700 per month. This corresponds to 49.17% of the highest unemployment benefit rate.

#### Are you a recent graduate over 30 years old without dependent children?

You will receive 71.5% of the highest unemployment benefit rate for the first three months of unemployment. This corresponds to DKK 14,106 per month. However, if you are still unemployed after three months, the rate will be reduced to DKK 12,253 per month. This corresponds to 62.11% of the highest unemployment benefit rate.

#### Are you a recent graduate with dependent children?

You are entitled to 82% of the highest unemployment benefit rate, which is DKK 16,177 per month before taxes.

#### 11.4.3 Language requirement for recent graduates

As a recent graduate after May 1, 2023, you must meet a language requirement to be eligible for unemployment benefits. You can meet the language requirement by either:

- Completing 6th grade in the Danish public school system.
- Passing the Danish 2 exam.
- Passing a Danish language test at an equivalent level to Danish 2.

You can find the full list of options for meeting the language requirement on FTFa.dk. If you cannot meet the language requirement, you may still be eligible for unemployment benefits if you meet the attachment requirement, which means you have a certain attachment to the Danish labor market. Specifically, you must have worked for at least 600 hours within a 12-month period within the last 24 months.

#### 11.4.4 Change in rate

Your unemployment benefit rate is calculated when you first become unemployed and again if you receive an entirely new entitlement to unemployment benefits. This means that you cannot have your rate recalculated during your current period of unemployment benefits, even if you work for a longer period and later become unemployed again, continuing with your existing entitlement to benefits.

If you are under 25 years old and have received unemployment benefits for 962 hours, your benefit rate can be reduced by half.

#### New unemployment benefit rate for recent graduates

Have you had at least three months of work? And has it been at least six months since you were granted unemployment benefits based on your education? In that case, there is a possibility that you can have a new unemployment benefit rate calculated. We only consider the work and the salary you have received since completing your education.

#### 11.5 Waiting period (karens)

When you are unemployed, we assess your work hours in the previous four months every four months. If you have worked a total of more than 148 hours, you continue receiving unemployment benefits without any consequences. If you have not worked more than 148 hours, you lose 1 day of unemployment benefits,

which is called a 1-day waiting period. The 4-month period starts when your entitlement to unemployment benefits is approved. The period can be extended if, for example, you have received sickness benefits or maternity benefits.

### 11.6 Shortening of the unemployment benefit period

If you have used a total of four years of unemployment benefits within the last eight years, your unemployment benefit period will be shortened by 160.33 hours. This is equivalent to one month of unemployment benefits. If you are in the extended unemployment benefit period, 80.17 hours will be deducted from your employment account instead.

# 12 Vacation

You must notify your vacation dates on "Min Side" in jobnet.dk at least 14 days before your vacation. If you provide notice later, you are obligated to participate in any meeting that the Jobcenter or FTFa summons you to. FTFa automatically receives notification from the Jobcenter that you are on vacation, so you do not need to contact FTFa separately.

### 12.1 Apply for holiday benefits

If you need to apply for holiday benefits, you can do so in "Tast Selv" under "Søg feriedagpenge" (Apply for holiday benefits). Here you can also see the holiday overview, which shows how many days of holiday benefits you have currently earned. You continuously earn the right to days of holiday benefits based on the unemployment fund's payment of unemployment benefits, holiday benefits, and maternity benefits paid by Udbetaling Danmark.

The holiday year, in which you earn vacation days, runs from September 1 to August 31 of the following year (12 months). You can take your vacation during the vacation period, which runs from September 1 to December 31 of the following year (16 months).

You must have taken your holiday with holiday allowance by December 31st in the holiday utilization period. You will lose the right to receive holiday allowance if it is not taken before December 31st. You cannot transfer your right to holiday allowance to the next holiday utilization period.

If you have taken your holiday before December 31st, you can apply for holiday allowance for the period until January 31st the following year.

If you are entitled to holiday pay from Feriekonto, you must follow the instructions in the letter from Feriekonto when applying for holiday. When you withdraw your holiday pay, FTFa will be notified and will try to ensure that you do not receive unemployment benefits for the same period.

# 13 Report sick when ill

If you become sick, you must report sick on the first day of illness on My Page on jobnet.dk. You can only receive sickness benefits or sick pay once you have reported sick. Therefore, it is important that you report sick immediately.

You must report sick on jobnet.dk, even if it is only for a single sick day.

FTFa is automatically notified by jobnet.dk that you are sick, so you do not need to contact FTFa about it. When you report sick, you will be logged out of jobnet.dk. Therefore, it is crucial that you report yourself as healthy on jobnet.dk as soon as you are no longer sick.

If you are fully unemployed, you will receive unemployment benefits from FTFa for the first 14 sick days. If you are still on sick leave on jobnet.dk after 14 days, FTFa will report your sick leave to the municipality. It is the municipality that decides on your sickness benefits when you are sick for more than 14 days.

If you have a part-time job, you should receive sick pay from your municipality from your first sick day.

In both cases, the municipality will send you an application for sickness benefits. You must complete and return it to the municipality no later than eight days after the letter has been sent to you. If you do not receive the application automatically, you must contact your municipality no later than three weeks after your first sick day if you are fully unemployed and no later than five weeks after if you receive supplementary unemployment benefits.

# 14 Transition to other benefits

### 14.1. Early retirement

If you have paid into the early retirement scheme, you may have the opportunity to go on early retirement. You must have the right age to be eligible for early retirement. Your early retirement age is determined by your date of birth. From 2014, the early retirement age is gradually increased, so that in 2023 it is 64 years for those born after June 30th, 1959. For individuals born after December 31st, 1962, the early retirement age is 3 years before you become eligible for the State Pension.

### 14.2. Senior job

If your entitlement to unemployment benefits expires before you are eligible for early retirement, you may be entitled to a senior job. A senior job is a scheme where the municipality must employ an unemployed person on regular salary and employment terms, i.e., with full pay until the individual reaches the early retirement age.

### **15 Activation**

Activation is an opportunity that can provide you with more skills and strengthen your network, thereby improving your chances of finding a new job. You need to discuss your activation preferences with the Jobcenter. There are various options you can discuss with the Jobcenter:

- Job with wage subsidy
- Apprenticeship as an adult apprentice
- Company internship
- Job rotation
- Guidance and qualification

# 16 Our offerings

FTFa has many offerings for you, all of which are aimed at helping you find employment in one way or another. See our current offerings at FTFa.dk. Here is a selection of some of the offerings:

- Everything about job search, from clarification, goals, and planning to taking action with targeted CV and application
- Job interview preparation
- Career consultation. A consultation with a job and career coach about your professional life
- Get help from Jobmakker Jobmakker is based on artificial intelligence and can quickly draft your application, provide feedback on an application, or create a competency profile for you. Jobmakker helps you progress in your job search effectively.
- From dream to self-employment

### 17 Activate your wage insurance

If you have FTFa Wage Insurance, you need to activate it to receive the payout. You can do this on My Wage Insurance by filing a claim. Remember that the first 30 days are a deductible period during which you will not receive any payout from the wage insurance.

# 18 Contact us

Please feel free to contact us if you have any doubts or questions. You are welcome to call us at +45 7013 1312. You can find our opening hours at <u>https://ftfa.dk/kontakt-os</u>. You can also send us a message via Tast Selv, where you will receive a response as soon as possible.