

TO:

Clerk of Appellate Courts  
Minnesota Judicial Center  
St. Paul, MN, 55155

FROM:

Srinivasa R Bukkuri  
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Woodbury, MN, 55129

REF: Srinivasa R Bukkuri

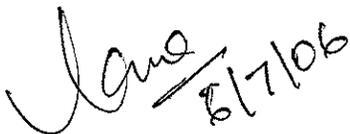
VS

Dept of Employment and Economic Development  
Court File No. A06-706

Dear Sir/Madam,

Please find attached is my brief for the above referenced appeal. Also 2 copies of the same is being submitted to Dept of Employment and Economic Development in person.

Respectfully Yours,



Srinivasa R Bukkuri

Enclosure:

Informal Brief along with Appendix

CC:

Dept of Employment and Economic Development (2 Copies)

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## **1. Background**

I am a Resident Alien from India staying in US with my family. I have been employed since I came to US in 1999. My income is the only source for my family and I have lost my employment on Oct 6 2005. This is something our family never expected and hence was not prepared for the loss of income.

## **2. Financial situation**

We bought our house in Jan 2005 putting all our savings towards the down payment. Also we had a baby in Sep 2005. With all the added expenses we were living from paycheck to paycheck to meet our basic needs. At this juncture the loss of my employment came as a big blow for our family. With the loss of my employment, it became very difficult for our family to manage the expenses. In order to meet our expenses

- took credit card loans which are still unpaid
- made minimum payment arrangement for our utilities
- medical bills were pending

I have made all efforts to retain my employment and to find new employment. Due to the dire financial situation we could not afford

- Medical Insurance (with a new born baby). COBRA is too expensive.
- Training which would have improved my chances of getting employment
- Could not pay for Utilities, as a result we received disconnection notices

## **3. Lack of Information**

I am not aware that the unemployment benefits, from the state, are even available for Resident Aliens in US (non US citizens). I am also not aware that employers pay unemployment insurance for their employees and can be availed by the employee who lost their employment at no fault and who maintains a legal status to stay in US and not necessarily a citizen of US.

## **4. Benefits Application**

I applied for the benefits on Jan 17 2006 and requested to back date the payments by a week which is the only option available at the time of

application. I became eligible for unemployment benefits from Jan 8 2006. The payments were made from Jan 14 2006 after satisfying the wait period of 1 week.

I appealed to back date the payments since the loss of my employment, Oct 6 2005. The Judge has re-affirmed his initial decision.

## **5. Appeal**

Unemployment Benefit/Insurance has been established by the government for the people to avoid any financial situation that might arise due to unemployment at no fault. For the same reason, employers are made to pay Insurance on behalf of their employees.

I do agree that the benefits, if eligible, should be paid for only those who apply for the benefits. But what is hard for me to believe is considering the application date as the eligibility for the payments rather than the actual eligibility date, which is the unemployment start date.

Insurance, per my understanding, is protection against the uncertainty of financial loss due to an unexpected event. This could have happened in the past but the eligibility verifies whether the event happened during the coverage period. Coverage period is the period in which the insurance is effective. Insurance is effective as long as the premiums are paid. While this is the case in any other insurance why should this be different in case of unemployment insurance?

During the hearing, respectable Judge, brought the point of how much I earned while I was employed. This made me think that he is considering my prior income in his decision and in accessing our financial situation. But I do not think the expenses and commitments our family had were considered. If required, I can send proof of my expenses and commitments for your perusal. I received even notices for disconnecting my telephone. I arranged minimum payments on my utility services, which is accumulating even now. If unpaid I might even loose basic services at home.

My humble request is to consider my case and the financial situation our family is in due to loss of my employment.

The appendix to this brief is not available for online viewing as specified in the *Minnesota Rules of Public Access to the Records of the Judicial Branch*, Rule 8, Subd. 2(e)(2) (with amendments effective July 1, 2007).