



# Navigating the Waters of Unemployment Liability

Is your nonprofit facing the possibility of laying off staff or reducing hours due to recent announcements from D.C.? Join First Nonprofit at our [upcoming webinar on March 19, 2025](#) to hear experts about alternatives to layoffs, ways to reduce claim liability, and strategies to save valuable staff time and money on unemployment and HR. In the meantime, here are some tools and resources that can assist your nonprofit with weighing its options, brought to you in partnership with the Montana Nonprofit Association and Utah Nonprofits Association:

## How to estimate unemployment benefits:

The Montana Department of Labor and Industry provides a [Benefits Estimator](#) on their website, while Utah provides a [Benefit Schedule PDF flyer](#). The general guideline for estimating a Utah unemployment claim is 26% of base period wages.

## What are base period wages?

Base period wages are the wages earned during a specific time period that determines unemployment benefits. In most states, the base period is the first four of the last five calendar quarters before filing a claim.

## What is the difference between a furlough and a layoff and what are their pros and cons?

A furlough is a temporary leave of absence, while a layoff is a permanent termination of employment.

The pros of furloughing employees include saving time and money by not having to recruit and train new employees and employees retaining health benefits. The cons of furloughing employees include employees seeking new jobs and not returning after the furlough.

The pros of laying off employees include reducing costs associated with salaries and benefits. The cons of laying off employees include the expensive cost of hiring and training new employees and the loss of valued employees with expertise and business knowledge.

**To learn more, [click here to register](#) for our upcoming webinar.**

