

From May 2023

Job hunting

Key terms

Payments

New to the unemployment benefit system?

Guide to the most
important aspects



A-kassen for
humanister og scient.er

tænk større

Dear member,

In this booklet we present the subjects – and answer the questions – that our members are typically uncertain or curious about.

Over 30,000 pages of employment legislation can lead to a lot of uncertainty – *have I understood this correctly – will some rule or other have financial consequences for me?* If you start by reading the next few pages, you will be on firmer ground.

Many of the terms used are quite specific, and we have therefore also used the Danish word in cases where we think you need to be aware of the Danish terms used. For example, “unemployment benefit” is called *dagpenge* in Danish.



Kind regards,

Marianne Rossander

Vice Director

May 2023

P.S. Please note that the new benefit rules are effective from 1 May 2023. For more information, go to ► ma-kasse.dk/nyeregler

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You live in the City of Copenhagen, the City of Frederiksberg, the City of Aarhus or the City of Odense

See when you have to attend meetings at your unemployment fund and at the job centre

The Danish Parliament (Folketing) has determined that nine unemployment funds, including MA as the only unemployment fund for academic graduates, will handle all contact with their unemployed members during their first three months of unemployment. This means that during your first three months of unemployment you do not need to attend meetings at the job centre, but solely at MA.

Welcome interview ("velkomstsamtale")

When you have registered as unemployed on jobnet.dk, you will be invited to an individual, face-to-face welcome interview ("velkomstsamtale") within two weeks.

Prior to this interview, it is important that you take the online self-study programme which presents the rules, and we refer and link to this programme in our letter of invitation (see pages 18-19).

You must upload an application and a CV in the joblog. At the welcome interview, we need to spend as much time as possible on discussing your job opportunities and application material, so that you can get started without delay.

Remember! When you are called to attend meetings, you must book the meeting yourself. You should therefore check the self-service portal for invitations from MA and e-Boks for invitations from your job centre.

	1st month	1st-3rd month	4ht-6th month	7th-24th month
MA	Welcome meeting	Availability meeting	Availability meeting	Availability meeting as required
Jobcenter			1 interview every month	1 interview every 3rd month
MA/ jobcenter		Joint meeting	Joint meeting	Joint meeting after 16 months' unemployment - intensified efforts

You do **not** live in the City of Copenhagen, the City of Frederiksberg, the City of Aarhus or the City of Odense

See which meetings you have to attend

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Mit MA ('My MA') and selvbetjeningen (the self-service section)

In order to make it easier for you to find exactly what you need, we have tailored Mit MA ('My MA') to suit you. Here you will find all relevant, current events and workshops, as well as your bookings, newsletters, the self-service section and much else. Please enter your interests under Min profil ('My Profile') - that way we can better give you what you desire.

In the area 'selvbetjeningen' you complete your unemployment benefit card ("ydelseskort (dagpengekort)"), find forms and keep your joblog (pages 16-17) updated. This is also where you can find your letters from and to MA - all letters and messages are sent digitally. You have your own inbox and sent mail, so that you can always (re)view mail to and from us.

Please make sure that your e-mail address at Min profil is correct - then you will get an automatic e-mail advice when there is mail from MA for you. You can also register your mobile phone number and get text message alerts

Learn more ► [An introduction to Mit MA \('My MA'\)](#)

Mit MA

Mit MA

Selvbetjening



Min profil



Min anmeldelse



Min historie



Årshovedregnskab



Erstatningsvideoer



Min egnethed



Log ud



Velkommen til Mit MA



Her er alle de videoer og artikler som du kan se på dit MA. Du kan også se dine egne videoer og artikler som du har uploadet til dit MA. Du kan også se dine egne videoer og artikler som du har uploadet til dit MA.

Velkom og registrering

Præsentation, selvbetjening, indtællinger

Omkring 10 minutter

Lodsbrevet til dit MA er medbragt i dit MA. Du kan se...

Sådan gør du: Sådan gør du: Sådan gør du

Omkring 10 minutter

Her er alle de videoer og artikler som du kan se på dit MA.



Selvbetjening

Det er din ansvar og det er dit MA

[Gå til selvbetjening](#)



Min profil

Her er alle de videoer og artikler som du kan se på dit MA. Du kan også se dine egne videoer og artikler som du har uploadet til dit MA.

[Redigér](#)

Being available for work – what does it mean?

- You must be registered as unemployed at jobnet.dk, and have uploaded an approved CV to this site within two weeks.
- You must be actively looking for work – also when you are in an activation placement. You must register your job searches in the joblog.
- With one day's notice, you must be able to start work/activation, or attend a job interview or meeting with the job centre/secondary operator/MA. You must attend when required to do so.
- You must stay in Denmark and check your mail on a daily basis, including digital messages, invitations, etc.
- You must follow My Plan ("Min plan") on jobnet.dk.
- You must be available for employment, and there must not be anything to prevent you from working.

Only MA – not the job centre – can approve your availability ("rådighed"). You must be available for employment in order to fulfil one of the central insurance conditions in the system, and thereby be entitled to receive unemployment benefit. More details on the website ▶ [Kort om dagpenge](#) ▶ [Sådan står du til rådighed](#)

Actively looking for work – what does this mean?

- Your job searches must be realistic and serious.
- You must apply for several jobs during each week that you are unemployed.
- You must apply for advertised positions. You must look for employment in the way that is customary for the relevant sector/ occupation category.
- If there are not enough jobs to apply for within your professional area, you must also apply for jobs in other professional areas.
- You must continuously expand the breadth or change the direction/ strategy of your job searches.
- You must apply for jobs as stated in the Job search requirements.
- Since you hold unemployment insurance on a full-time basis, you must apply for full-time positions every week, even if you have part-time work.
- You must primarily look for jobs in the Danish labour market.

What is counted as looking for work?

- *Written applications* for advertised full-time positions. Is always included. In principle, you must submit written applications for advertised full-time positions every week, when you are looking for work in the academic and related areas.
- *Verbal job applications*. May be included. This is subject to the condition that it is normal procedure to apply for this type of job by attending in person, and that the person you are in contact with has the authority to make new appointments.
- *Job applications by telephone*. May be included as a supplement, if the person you are in contact with has the authority to make new appointments.
- *Networking activities*. May be included as a supplement. As a rule of thumb, this will be included if the person you are in contact with has the authority to make new appointments, can grant project funds, or offer you paid assignments, etc. If they can “only” give you information, this is not included.
- *Job interviews*. Included as a supplement.
- *Unsolicited job applications*. Included as a supplement.

What is not included?

- *Applications for wage subsidy jobs ("løntilskudsjob") and company internships ("virksomhedspraktik"), meetings/courses at MA, the job centre or secondary provider, or attendance of networking events for the unemployed, etc. do not count as looking for work. Even though research is important, it is not included in terms of fulfilling the availability requirements.*

In general terms, we look at the results! If your job search strategy results in interviews, paid assignments, project appointments or similar, it will make sense to continue this strategy.

If you do not have any success, however, you will be asked to try a different strategy. This does not mean that you may not apply for jobs within the area or in the way that you prefer. But it does mean that you must supplement this with other professional areas, methods, etc.

Key terms

Aktivering ("activation", job centre)

You have the right – and duty – to be “activated” at least once during your period of unemployment. Activation might be courses in writing job applications, virksomhedspraktik (company internships) and løn-tilskud (wage subsidy jobs) (i.e. ordinary jobs subsidised for a period by public funds).

You have to be activated after a total of six months of unemployment. However, you could in principle be activated from your first day of unemployment and throughout your period of unemployment. You may also take the initiative to arrange your own activation, and even on multiple occasions. More information on the website ▶ [Aktivering](#)

Min plan ("My Plan", job centre)

'Min Plan' is an agreement concerning activation, among other things, which you draw up together with your job centre or MA, if you are covered by the unemployment fund trial (see pages 4-5). You have a duty to comply with My Plan in order to retain your right to unemployment benefit. More information on the website ▶ [Min plan](#)

When you get a job

No later than six weeks before you start in your new full-time job, you must notify your job centre - or MA, if you are covered by the unemployment fund trial (see pages 4-5).

As from this date, you no longer need to apply for jobs or attend meetings at MA or the job centre.

You must document your new job with a signed agreement from your coming new employer.



Min oversigt



Post



Status



Løbetingskalender



Log ud



Kasper Melgaard

< Opret joblog

Jobøgning

Status

Ikke søgt

Søgt

Samtale

Afslag

Fik jobbet

Ansøgningstato *

01-06-2016



Stilling *

Kommunikationsmedarbejder



Jobnet URL

www.folk-ur.dk



Time *

Fuldtid

Deltid

Hvordan fandt du jobbet? *

Din joblog

On a weekly basis, you must register all of your job searches in your digital joblog. You can find it in 'selvbetjeningen' at Mit MA and on your personal page at jobnet.dk. Any changes will be made on both portals, so you only need to make the changes once.

Both MA and the jobcenter/secondary operator ("anden aktør") have access to view your joblog. You must upload an application to joblog at least once a month.

It is very important that you continually update your digital joblog. You risk being suspended from benefits if the joblog is empty for an entire month even though you actually applied for work but forgot to register it in the joblog.

Self-study: Digital introduction to the unemployment benefit system

Besides this booklet, MA also offers an online self-study programme, in which the most important unemployment benefit rules are covered in just five minutes – and you can also test yourself.

Visit ▶ ma-kasse.dk/self-study



The diagram shows a white door with a handle, set against a red vertical bar representing a shadow or a specific system component. A red shadow extends from the base of the door onto the floor, following a dashed path that curves around. A rectangular box with a red border contains the text 'Dagpengesystemet'.

Dagpengesystemet

MA's experts are trying their luck as movie stars

Watch their useful job hunting advice to improve your chances of landing your next job. In a series of video guides our specialists take you from A to Z of the job search process to help you do the right things and avoid the traps ▶ ma-kasse.dk/video



Get targeted inspiration

We would like to send you targeted newsletters with inspiration and knowledge, to help you find a new job more quickly.

So please take a few minutes to update your profile on Min profil ('My profile') at Mit MA - then we can better match our communication to your interests.



Offers for MA's members

Use us from the very first day, so that you quickly find a job.

At MA we offer you

- ✓ Access to a wide range of workshops, theme days, events, sector events, open feedback ("åben feedback"), company visits, etc.
See the website ▶ [Kurser og møder](#)
- ✓ Access to individual career interviews ("karrieresamtaler")
- book via the website ▶ [Karrieresamtale](#)
- ✓ Access to insurance advisers who know all about Danish unemployment benefit legislation.
- ✓ Get targeted inspiration (see above page).

Your benefits overview

You can keep a close eye on your use of unemployment benefit when you visit jobnet.dk (see opposite page). Your unemployment benefit entitlement is for 3,848 hours (equivalent to two years). New graduates whose benefit rate was calculated after 1 May 2023 are entitled to benefits for 1924 hours (equivalent to 12 months). This is equivalent to 160.33 hours per month.

You only “spend” the hours for which you receive unemployment benefit – so that if you e.g. work three days in one week, and receive unemployment benefit for two days, you will only “spend” 14.8 hours of the month’s 160.33 hours. The rules for work supplemented with unemployment benefit are described on pages 24-25.

Flexible extension (“fleksibel forlængelse”)

For every hour that you work, and are paid a salary, you can extend your unemployment benefit entitlement by two hours. An example: You have had 30 hours of paid work while receiving unemployment benefit. You can “exchange” these hours for 60 hours’ unemployment benefit, if your entitlement to unemployment benefit is about to expire.

MIN KALENDER

MIN PLAN

MINE MODER

MINNE DAGPENGE

> Dagpengetællere

> Tællere for suspenderede dagpenge

MIN BESKEDSÅKKE

MIT FRÅVER

TIL- OG AFMELDING

MIN PROFIL

MIN HISTORIK

INDSTILLINGER

Forside > Min side >

Dagpengetællere

PRØV AT TILFØJE TIDER →

1 års

Følg med i d

Velkommen Thanom

Her kan du følge med i dine opgående arbejdstimer og dit dagpengeforbrug, samt forventet udløb af din dagpengeper. Vi sænker tager udgangspunkt i den dato, du blev indregistreret på dagpenge 10 aug. 2015 - og frem til dit dagpengeforbrug senest er opgjort.

Vær opmærksom på

Data indberettes af din ø-kasse løbende og mindst én gang om måneden. Data indberettes, fx når der er udbetalt dagpenge eller når din arbejdsgever har indberettet dine arbejdstimer til SRAT senest den 11. i måneden efter, at du har arbejdet.

Karens

01

01

Seneste dato

1 dag



Du kan periode 1 arbejde

På Jobnet.dk viser vi kun hele tal. Din ø-kasse kan have indberettet med decimaler/kommaet. Du kan finde de præcise decimaler/kommaet, når du klikker på informations-konorne, der er markeret med I.

Dagpenge-forbrug

med I, hvad du bruger, og hvad du har tilbage af din dagpengeperiode.



Du får dagpenge udbetalt, udløber din dagpengeperiode den No date

What are you allowed to do while you are receiving unemployment benefit?

Supplementary benefits (“supplerende dagpenge”)

If you work less than full time, you can receive supplementary benefit, provided that certain conditions are fulfilled. You must still be registered at jobnet.dk, you must be available for full-time employment, and you must be actively looking for a full-time job. You can only receive “supplerende dagpenge” if you can give up your part-time job with immediate effect – otherwise you must obtain a release certificate (“frigørelsesattest”). You can receive “supplerende dagpenge” for 30 weeks in total. If we are to pay out less than 14.8 hours per month, no payment will be made. More details on the website: ▶ [Supplerende dagpenge](#)

Job hunting in an EEA country

You can receive up to three months' unemployment benefit while looking for a job in an EEA country (EU + Norway, Iceland and Liechtenstein). You can also receive unemployment benefit if you are to attend an employment interview abroad. Contact us before you travel, to make sure that the formalities are observed. More details on the website ▶ [Jobsøgning og samtaler i udlandet](#)



Fee-based work, freelance work and self-employment as a sideline occupation ("selvstændig bibeskæftigelse")

The rules in this area are complicated and cannot be presented in a booklet. The unemployment benefit system has been developed for salaried employees, so that free agents, freelancers and temporary employees can easily lose their way. So make sure that you ask MA! Start with the brochure shown

- ▶ [Aktiviteter imens du er på dagpenge](#) – and also visit the website section
- ▶ [Arbejde på dagpenge](#)



Voluntary, unpaid work ("frivilligt, ulønnet arbejde")

If your leisure activities cannot be compared with paid work in any way, you can continue them without problems. Before you accept voluntary work in e.g. an organisation, you must apply to MA for approval of this while you are receiving unemployment benefit. More details on the website

- ▶ [Frivilligt, ulønnet arbejde](#)

Unemployment benefit card: “Dagpengekort”

Each month, you must submit your ‘dagpengekort’ (also called ‘ydelseskort’). You can do this as from the 6th last banking day of the month. You will be notified by MA when your ‘dagpengekort’ is available in ‘selvbetjeningen’ at Mit MA (‘My MA’).

You will have to guess about the last days of the month when you complete the “dagpengekort”. You will receive benefit for these days on an on-account basis, and we will make the necessary adjustment at the end of the next month, when we have the details from the Danish tax authorities (“SKAT’s eIndkomst”).

NB: You must complete and submit the card by no later than 23.59 on the business day after it becomes available. You will then receive your unemployment benefit on the last banking day of the month, paid into your “Nemkonto”.

If you complete your card later than one month and ten days after the end of the month – i.e. later than 10 June 2023 concerning benefit for April 2023 – it will no longer be possible to receive benefit for April 2023.

This is where you can find your 'dagpengekort' ('ydelseskort')

Click on the 'Dagpenge' tab in 'selvbetjeningen' at Mit MA ('My MA').

Select "Indsend dagpengekort"
– and select month.

Video guide, etc.
on the website:

► [Ydelseskort: Dagpengekort og efterlønskort](#)

AR272 - Dagpengekort

Vejledning Gem

Har du i perioden haft arbejde eller indtægter, holdt ferie, været syg eller har der været andre forhold, der kan begrænse din ret til arbejdsløshedsdagpenge?

Ja

Nej

Har du i perioden fået udbetalinger fra en privat tillægsforsikring?

Ja

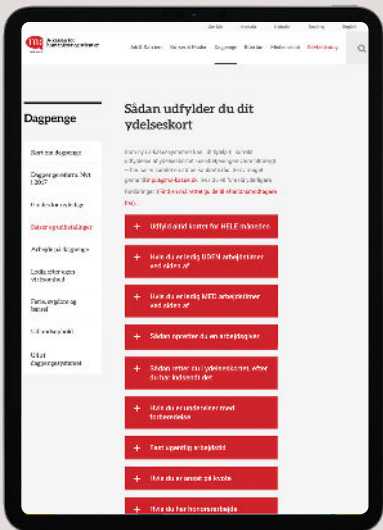
Nej

Næste

1/3

How to complete your 'dagpengekort' ('ydelseskort')

► Sådan udfylder du dit ydelseskort



Illness, holiday and maternity/paternity leave

Illness: Report your first day of illness at jobnet.dk. MA will be notified automatically. You must also report that you are ready for work again at jobnet.dk. When you are ill, your unemployment benefit becomes sickness benefit (“sygedagpenge”). You do not have to apply for jobs and attend meetings while you are ill. More details on the website ▶ [Sygedagpenge](#)

Holiday: Holiday must be registered no later than 14 days before starting the holiday, at jobnet.dk. If there are less than 14 days until your holiday, contact your jobcenter – or MA, if you are covered by the unemployment fund trial (see pages 4-5) – but you cannot be certain that it will be approved! You must apply for holiday benefit (“feriedagpenge”) in ‘selvbetjeningen’ at Mit MA (‘My MA’) – you will not receive it automatically. More details on the website ▶ [Ferie](#)

Maternity/paternity leave: If you are unemployed, you must notify us of your maternity/paternity leave around one week in advance. You must deregister from jobnet.dk when your maternity/paternity leave begins. We will notify Udbetaling Danmark that you have applied for maternity/paternity benefit (“barselsdagpenge”) – and they will pay out your “barselsdagpenge”. If you are unemployed after your maternity/paternity leave, you must register at jobnet.dk again. More details on the website ▶ [Barsel](#)

Payment of unemployment benefit

You will receive unemployment benefit for 160.33 hours if you are entitled to benefit for the full month without deductions for work or anything else. The payment is the same, irrespective of the number of days in the month. The money will be credited to your "Nemkonto" on the last banking day of the month.

Wage earners and self-employed persons are entitled to a monthly maximum of 23,449 kr. (before tax) for their first three months of unemployment. One of the conditions is uninterrupted membership of the unemployment fund for at least four years before unemployment. After three months (481 hours) the monthly maximum rate is reduced to 19,728 kr.

We calculate your unemployment benefit rate on the basis of your best 12 months with A and B income and any profit from your self-employment within the last 24 months. Your

benefit rate is fixed over the entire unemployment period (except for the first three months). A new unemployment benefit rate will not be calculated for you until you have earned new entitlement to two years' unemployment benefit.

Especially for new graduates

New graduates without dependent children are entitled to a monthly maximum of 14,106 kr. (before tax). After three months of unemployment (481 hours), the payouts are reduced to 9700 kr. (for those under 30 years) or 12,253 kr. (for those 30 years or over).

New graduates with dependent children are entitled to a monthly maximum of 16,177 kr. (before tax). A new, higher graduate rate can be calculated after six months, if the graduate has had at least three months' paid work since graduating, and this income is high enough to give entitlement to unemployment benefit.

How to read your payment specification

As a general rule, you will receive a payment specification 'in 'selvbetjeningen' at Mit MA ('My MA') on the day before the last banking day of the month.

▶ [Sådan beregner vi antal timer til udbetaling](#)

▶ [Beregning af din dagpengesats](#)



What is comparison of data? (“samkøring”)

If you have had some hours of work while receiving unemployment benefit, your working hours must be set off against your benefit entitlement. One hour's work is set off against one hour's benefit.

The unemployment funds therefore each month compare (“samkører”) your data with your employer's reports to SKAT (the Danish tax authorities).

If there is a difference between the two amounts, you will receive an adjustment letter from MA, with details of what you must do.

More information on the website ▶ [Samkøring – hvad er det?](#)

Exclusive tool: MA Personal Profile

The online tool MA Personal Profile can help you get wiser about your personal strengths – and indicate where you might consider spending a few thoughts. This is knowledge that could benefit your job search.

Visit our website to get hold of ▶ [The new tool](#)



The website

- 1 Search field at the top of all pages**
- 2 Service menus: About MA, Contact, News, For companies, Booking, English**
- 3 Magi - for studerende (Magic for students)**
MA's offer to student members
- 4 Our career advisory services**
(first job, application and CV, job interview, competence review, job databases, etc.)
- 5 Current courses and meetings (events)**
(welcome meeting, personal interviews, workshops, company visits, theme days, etc.)
- 6 Unemployment benefit rules**
(payment rates and calendar, guides for newly unemployed members, work while receiving unemployment benefit, holiday/illness/maternity/paternity leave, abroad, etc.)
- 7 Early retirement rules ("efterlønsreglerne")**
- 8 Membership**
(membership fees, membership advantages, wage insurance ("lønsikring"), etc.)
- 9 Mit MA ("My MA")**
(your main way of communicating with MA)
- 10 Selection of current events.**

ma-kasse.dk

The image shows a tablet displaying the ma-kasse.dk website. The website layout includes a top navigation bar with the ma-kasse logo and menu items: 'Magi - for studerende', 'Dit & Karriere', 'Bureau & Merke', 'Dagtimer', 'Elevske', 'Møtende', 'M&A', and '24'. A search icon is on the right. Below the navigation is a hero banner with a photo of two men. The banner contains the text 'Et fagligt fællesskab' and 'med 34.000 fagfolk og studen-'. A 'Online M&A' button is on the left, and 'Elev ske' is on the right. Below the banner is a search bar with the text 'Indtast dit søgeord her'. The main content area is titled '10 Arrangementer og kurser' and features three cards: 'Drop-in karriere-rådgivning online', 'Kickstart din jobbesøg - for studerende på kandidatstadiet', and 'Online workshop: De 7 gode værer'. A large red and purple banner at the bottom features the 'magi' logo, the text 'Et magisk univers til studerende', and a photo of a man in a red shirt and cap. Numbered callouts (1-10) are placed over various elements: 1 (top right), 2 (top navigation), 3 (hero banner photo), 4 (hero banner photo), 5 (hero banner photo), 6 (hero banner photo), 7 (hero banner photo), 8 (hero banner photo), 9 (hero banner photo), 10 (main content title), and 3 (bottom banner photo).



Search – and find

There is a search field at the top of every page of the website – try it out! If you cannot find what you are looking for, write to ► input@ma-kasse.dk

So that we can fix this for you.

You are also welcome to suggest new topics for the next edition of this booklet.