

Government Financial Assistance for those affected by COVID-19 Business vs. Individual

Monetary Government Assistance

Small business owners in all U.S. states and territories are currently eligible to apply for low-interest loans ranging from 2.75-3.75%.

The SBA has developed Lender Match, a free online referral tool that connects small businesses with participating SBA-approved lenders within 48 hours.

CREDIT: [HTTPS://WWW.SBA.GOV/PAGE/CORONAVIRUS-COVID-19-SMALL-BUSINESS-GUIDANCE-LOAN-RESOURCES](https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources)

Unemployment benefits are out there, but they vary state to state. Most states provide 26 weeks of unemployment insurance, though Massachusetts provides up to 30 weeks. North Carolina and Florida, on the other hand, provide up to 12 weeks.

Here's a list of each states unemployment benefits.

Federal Job Relief

Short-time compensation (STC) is a program within the federal-state unemployment insurance system. In states that have STC programs, workers whose hours are reduced under a formal work sharing plan may be compensated with STC. Under a work sharing arrangement, a firm faced with the need to downsize temporarily chooses to reduce work hours across the board for all workers instead of laying off a smaller number of workers. If you're in FL, see your benefits here.

CREDIT: [HTTPS://FAS.ORG/SGP/CRS/MISC/R40689.PDF](https://fas.org/sgp/crs/misc/r40689.pdf)

If you are struggling to pay your rent or mortgage amid the pandemic's economic fallout, the federal government and some local authorities have announced a series of moratoriums on evictions and other actions. President Donald Trump signed an economic relief bill to help combat the coronavirus pandemic, ensuring free testing and paid leave for certain workers hours after the Senate passed the measure on Wednesday.

CREDIT: [HTTPS://ABCNEWS.GO.COM](https://abcnews.go.com)

Precautions to Take

Recommended strategies for employers to use now:

- Actively encourage sick employees to stay home
- Separate sick employees
- Emphasize staying home when sick, respiratory etiquette and hand hygiene by all employees
- Perform routine environmental cleaning
- Advise employees before traveling to take certain steps

[HTTPS://FMOLHS.ORG/ASSETS/DOCUMENTS/COVID-19/RECOMMENDED-BUSINESS-STRATEGIES_COVID19.PDF](https://fmolhs.org/assets/documents/covid-19/recommended-business-strategies_covid19.pdf)

CDC Recommendations for cleaning your home for COVID-19:

- Clean and disinfect high-touch surfaces daily in household common areas.
- Wear disposable gloves when cleaning and disinfecting surfaces.
- For disinfection, diluted household bleach solutions, alcohol solutions with at least 70% alcohol, and most common EPA-registered household disinfectants should be effective.

CREDIT: [HTTPS://WWW.CDC.GOV/CORONAVIRUS/2019-NCOV/PREPARE/CLEANING-DISINFECTION.HTML](https://www.cdc.gov/coronavirus/2019-ncov/prepare/cleaning-disinfection.html)

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