

# Coronavirus Crisis: ECONOMIC RESOURCES



## INDIVIDUAL RESOURCES

### THROUGH STATE GOVERNMENT



#### UNEMPLOYMENT

- FOR UNEMPLOYED WORKERS
- RETROACTIVE- FROM DATE OF JOB LOSS
- PAYMENTS BEGIN APPROX. 4 WEEKS AFTER APPLICATION APPROVAL

APPLY: [TWC.TEXAS.GOV](http://TWC.TEXAS.GOV)

### THROUGH FEDERAL GOVERNMENT



#### DIRECT STIMULUS PAYMENTS

- INDIVIDUALS EARNING LESS THAN \$75,000 GET \$1,200/ MARRIED JOINT FILERS EARNING LESS THAN \$150,000 GET \$2,400
- ADDITIONAL \$500 PER QUALIFYING CHILD
- PAYMENTS REDUCED FOR HIGHER INCOME EARNERS
- NO ACTION NEEDED BY MOST AMERICANS, SEE IRS WEBSITE FOR GUIDANCE

MORE INFO: [IRS.GOV](http://IRS.GOV)



## SMALL BUSINESS RESOURCES

### APPLY THROUGH YOUR BANK



#### PAYCHECK PROTECTION PROGRAM

- SMALL BUSINESSES WITH LESS THAN 500 EMPLOYEES, 501C3, 501C19, SOLE PROPRIETORS, SELF-EMPLOYED INDIVIDUALS, INDEPENDENT CONTRACTORS ELIGIBLE
- LOANS UP TO \$10 MILLION
- FUNDS TO PAY UP TO 8 WEEKS OF PAYROLL COSTS, MORTGAGE INTEREST, RENT & UTILITIES
- FORGIVABLE IF STAFF RETAINED

APPLY: THROUGH YOUR BANK OR FIND APPROVED LENDERS: [SBA.GOV](http://SBA.GOV)

### APPLY THROUGH THE FEDERAL GOVERNMENT

#### ECONOMIC INJURY DISASTER LOAN EMERGENCY ADVANCE

- SMALL BUSINESSES, NON-PROFITS, TRIBAL BUSINESSES AND COOPERATIVES ELIGIBLE
- UP TO \$10,000
- DOES NOT HAVE TO BE REPAID
- FUNDED QUICKLY AFTER APPROVAL

APPLY: [SBA.GOV](http://SBA.GOV)

#### ECONOMIC INJURY DISASTER LOAN

- SMALL BUSINESSES, NON-PROFITS, TRIBAL BUSINESSES AND COOPERATIVES ELIGIBLE
- LONG-TERM, LOW INTEREST LOANS
- UP TO \$2 MILLION

APPLY: [SBA.GOV](http://SBA.GOV)