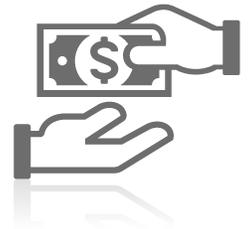


I have not applied for the Paycheck Protection Program but am eligible. What should I do today?

- ✓ Contact your bank. Are they participating in the loan program? If yes, find out what information they will require and how to fill out an application.
- ✓ Advise your board that you are pursuing this loan and secure a board resolution authorizing it. Find out from your bank if a specific resolution is required. Put a process in place to assure that the resolution is processed.
- ✓ Gather the information and complete your application. Many banks have an online portal to assist you.
- ✓ Demand for the loan is high. Don't forget, you are providing services vital to community health and safety. Don't be afraid to use this fact to help assure quick access to the loan.



I have applied for the loan but am waiting for my cash. What should I do now?

- ✓ Do a cash flow projection to make sure you have cash to cover payroll and other obligations for the next month.
- ✓ If you project shortfalls in cash:
 - ✓ Check the status of your line of credit. If you need to draw on the line, make sure the mechanisms are in place to get the approvals you may require.
 - ✓ If you are receiving Grants, contact your grantor and make sure there will not be delays in scheduled payments and inquire about an emergency advance.
 - ✓ If you have a contract with an LGU, contact them to see if emergency advances are available.
 - ✓ If you have a direct State contract, contact your regional office to see if emergency advances are available.
 - ✓ Do you have operating expenses that can be deferred for a short period of time? Reach out to those vendors and keep them informed.
 - ✓ Call your landlord or lender. If you rent space, be proactive about contacting your landlord to see if you can reduce or defer rent. If you own and make loan payments, it may be possible to re-finance or to work out a reduction or deferment for a period of time.
- ✓ Get Organized! Document mortgage interest, rent, payroll costs, and utilities for a specific time period if you want to apply for loan forgiveness. Prepare your accounting "books" for reporting needs.
- ✓ For tax purposes, review the Employee Retention Payroll Tax Credit, which provides a refundable tax credit to eligible employers that keep employees on payroll. The new legislation says an employer generally can't take advantage of both the payroll tax credit and Paycheck Protection Act loan forgiveness, so discuss with your tax or

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