A GUIDE FOR NEW HAMPSHIRE CHILD CARE PROVIDERS TO NAVIGATE THE COVID-19 CRISIS

Referencing information available as of May 5, 2020

Now more than ever, it is clear that the impact of child care is felt far outside the classroom, affecting families, communities, the economy, and the future of the country. Because child care is such an integral thread in the fabric of our modern society, child care providers across New Hampshire are weighing extremely difficult choices as they consider how they can best support everyone connected to their program. Providers are being asked, if it is feasible, to remain open and to prioritize services for essential workers while observing new restrictions that limit the number of individuals in a classroom to reduce the risk of spreading the COVID-19 virus. As providers decide whether to stay open or to close in response to the virus outbreak, they are likely thinking about the health of children, families, staff, and the community; the livelihood of teachers and parents; their own business sustainability; and the child care needs of parents whose job it is to protect and provide essential services including health care for others.

The truth is that there is no right or wrong answer. Each provider’s choice to be open or to close will be different based on the unique circumstances and needs of staff, families, and the community. This document serves as a map, informing you of available resources in this changing landscape and guiding you in your personal decision-making process. We provide this information with best intentions of accuracy and timeliness but acknowledge that information and circumstances are evolving daily during this time of great uncertainty with no precedent. In addition, we strongly recommend that you seek advice from legal and financial advisors as you make decisions and take action, and some resources for these are included below.

The document is divided into three sections:

1. A knowledge guide including the most current information on:
   a. Maintaining the financial stability of your program
   b. Supporting your staff
   c. Protecting the health of your children, families, and staff
   d. Supporting family and community well-being

2. A risk/benefit assessment to help guide your decision of whether to remain open (or re-open) to offer child care to families, prioritizing services to children of essential personnel.

3. A flow chart to lead you to the resources most relevant for you and your program. The flow chart will take you through three steps that will help you:
   a. Inventory short-term revenue and expenses given current conditions
   b. Calculate short-term cash flow to meet your needs
   c. Seek additional funding as necessary

We would like to thank the Virginia Early Childhood Foundation and Early Education Business Consultants of Virginia for their timely expertise in originally developing this guide as well as their generosity in sharing the guide and resource materials for New Hampshire adaptation. Christina D’Allesandro of MomsRising first brought this guide to the attention of the Emergency Child Care Collaborative – convened and co-led by NH DHHS and the New Hampshire Charitable Foundation – and suggested a New Hampshire adaptation be developed. We’d like to express our deep gratitude to Christina and to Julie McConnell of Early Learning NH for their hard work, expertise and guidance in adapting the guide. We understand that everyone is trying to manage through this time of deep uncertainty and we will continue to offer information and guidance as circumstances around the Covid-19 emergency evolve. For questions about this guide, contact info@earlylearningnh.org or call (603) 226-7900.

1This document is an adaptation of A GUIDE FOR VIRGINIA CHILD CARE PROVIDERS TO NAVIGATE THE COVID-19 CRISIS developed under the auspices of the Virginia Early Childhood Foundation. The collaborative team that created the original document includes Jeffrey Capizzano and Kelly Etter (Policy Equity Group); Christine Johnson-Staub and Rebecca Ullrich (Center for Law and Social Policy); Grace Reef (Early Learning Policy Group); Jody Keenan (Virginia Small Business Development Centers); Lauren Small (Early Education Business Consultants); Kathy Glazer and Karin Bowles (Virginia Early Childhood Foundation). This adaption is shared with written permission from the Virginia Early Childhood Foundation and Early Education Business Consultants.
KNOWLEDGE GUIDE:

WHAT YOU NEED TO KNOW

Maintaining financial stability

New Hampshire Department of Health and Human Services child care subsidy payments (as of 3/17/20)

- Providers may utilize “Disaster Billing” category to bill for full enrollment at the child’s service level, whether or not the program is open and the child is present, as long as the child has not been enrolled with a different provider for the same billing period.
- Family eligibility redetermination is temporarily suspended during the crisis with families remaining at current service level.
- Providers may bill for full-time afterschool care for children whose parent(s) are engaged in an approved full-time activity.
- Program quality payments (Licensed-Plus and Accredited) will continue at current level without interruption; Renewals temporarily suspended.

Emergency Child Care Programs

- The DHHS Bureau of Child Development and Head Start Collaboration has developed an Emergency Child Care Program application and designation process. See Child Care Aware of New Hampshire for application materials and more information: http://nh.childcareaware.org/emergency-child-care-program-application/
- Emergency Child Care Programs are eligible to receive an ECCP incentive for staff pay differential of $5/hour related to direct care of children, cooking and cleaning functions. The incentive will be paid as reimbursement based on actual staffing costs. At least 90% of the incentive is to be applied to staff wages, and the additional 10% can be applied to other operational costs.

State Child Care and Development Fund (CCDF) stimulus funds (CARES Act)

New federal funding has been made available through the recently passed stimulus legislation to support programs.

- This includes an additional $6.9 million in funding to New Hampshire for FY2020. This funding is explicitly intended to support parents of young children whose participation in the workforce is of critical importance during this pandemic. According to the Act, the funds can be used to:
  - Provide continued payments and assistance to child care providers in the case of decreased enrollment or closures related to coronavirus, and to assure providers are able to remain open or reopen as appropriate;
  - Provide child care assistance, without regard to income, to health care sector employees, emergency responders, sanitation workers, and other workers deemed essential during the response to the coronavirus; and
  - Provide funding to child care providers who were not participating in subsidy prior to the public health emergency for the purposes of cleaning and sanitation and other activities necessary to maintain or resume the operation of programs.
  - Funding may be used to continue payments to providers in the case of decreased enrollment or closures, to ensure they are able to remain open or reopen, to eliminate parent co-pays and providers are encouraged to use funds to continue paying staff.
  - Funds may be available to any child care provider that remains open, not just those who were receiving CCDBG prior to the coronavirus.
  - The state is currently developing mechanisms for distributing this new federal funding.

For more information: https://www.nh.gov/covid19/

New Hampshire Department of Education - Child and Adult Care Food Program (CACFP) reimbursement

- New waivers increase CACFP flexibility, allowing child care programs to receive reimbursements for meals that do not meet the meal pattern requirements.
- Providers can continue receiving CACFP reimbursement for distributing meals to parents or guardians to take home to their children (regardless of whether provider is open or closed for the care of children).

For more information from the New Hampshire Department of Education/Child and Adult Care Food Program: https://www.education.nh.gov/who-we-are/division-of-learner-support/bureau-of-student-wellness/office-of-nutritional-services-and-programs

For more information on federal CACFP guidance: https://www.cacfp.org/resources/coronavirus/
Small Business Administration Paycheck Protection Program (PPP)

- Cash-flow flow assistance to employers who maintain their payroll.
- Maximum loan of 2.5 times the borrower’s average monthly payroll costs (loan of up to $10 million)
- Qualifying expenses include wages, paid sick or family leave, health insurance/retirement benefits, mortgage interest, rent, or utilities.
- If payroll is maintained, the funding received is eligible for forgiveness (does not need to be repaid) for up to 8 weeks of qualifying expenses. At least 75 percent of the forgiven amount must have been used for payroll. The intention is for this funding to be forgiven if these conditions are met.
- For any part of the loan that is not forgiven, it is automatically converted to a two-year loan with payments deferred for six months at an interest rate of 1 percent.
- For businesses that have already laid off staff, there’s a window to rehire them (by June 30th) and not be penalized (still receive forgiveness if funds are spent for eligible purposes).
- Applicable if business was harmed by COVID-19 between February 15 and June 30, 2020 (can be applied retroactively).
- Currently, applications are being accepted for small businesses, nonprofit organizations, and sole proprietors. Applications open up to self-employed individuals (e.g., family child care providers) on April 10.
- Applications are being accepted through June 30, 2020. This represents the last day a provider would be able to apply for this program.
- The Treasury is encouraging businesses to apply quickly as there is a limited amount of funding and lenders need time to process loans.
- Applications will be processed on a first-come, first-served basis.

➢ Intuit has launched its free Aid Assist tool to help businesses with the calculations needed: https://aidassist.intuit.com/app/home#/home

For more detailed summaries see:
- To participate in an SBDC webinar or to contact an SBDC advisor for more information: https://www.nhsbdc.org/covid-19-assistance

To apply for a PPP loan: https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program-ppp

*Please Note: The PPP and EIDL programs received additional funding on 4/24/20.

Small Business Administration Economic Injury Disaster Loans (EIDL)

*Please note, as of May 4, 2020, the SBA has announced this:

“**At this time, only agricultural business applications will be accepted due to limitations in funding availability.**”

Should funding eligibility change again and child care programs can apply, alerts will be sent out widely by Early Learning NH, Child Care Aware of NH and others to let you know.


Philanthropic and/or Local Government Relief Funds

New Hampshire local governments and philanthropic organizations are also providing financial support, and providers, whether nonprofit or privately-owned, are encouraged to look to these local sources of support as well, including your local United Way agencies. uwnh.org


---

1 Included payroll costs are the sum of employee salary/wages; vacation, parental, family, medical, or sick leave; allowance for dismissal or separation; payment required for the provisions of group health care benefits, including insurance premiums; payment of any retirement benefit; and payment of state or local tax assessed on the compensation of the employee. Excluded payroll costs are compensation of an individual employee in excess of an annual salary of $100,000; payroll and income taxes or compensation of an employee whose principal place of residence is outside of the United States.

2 Paid sick or family leave is an allowable use under the SBA loan program but cannot be claimed for forgiveness if the employer is also receiving tax credits for paying sick and family leave under the Families First Act.

3 An allowable use of this funding is your mortgage interest and not the mortgage principal.
One-on-One Assistance

Early Learning NH  At no charge, nonprofit, privately-owned and faith-based child care programs are eligible to receive one-on-one assistance to shore up your financial stability in this most uncertain and unprecedented time. Thanks to support from the Endowment for Health, Julie McConnell is available to consult with you. If you are interested, email info@earlylearningnh.org or call 226-7900.

NH Center for Nonprofits  The Center is partnering with the New Hampshire Charitable Foundation and the experts at Spectrum Nonprofit Services to provide one-on-one help for nonprofits with: understanding your current financial health; cash flow projections and contingency planning; assistance in understanding and evaluating loan or grant options; dual bottom-line analysis to help you make strategic decisions informed by finances and mission; and financial analysis to determine true program costs and projections.


Supporting staff

Families First Coronavirus Response Act: Employer Paid Leave

- Covered employers* are required to provide two weeks (up to 80 hours) of paid sick leave at the employee’s regular rate of pay if the employee is unable to work because of quarantine and/or experiencing COVID-19 symptoms. Pay is capped at $511 per day.
- Covered employers are required to provide two weeks (up to 80 hours) of paid sick leave at 2/3 of employee’s regular rate of pay if the employee is unable to work because of the need to care for an individual subject to quarantine or a child whose school/child care provider is closed. Pay is capped at $200 per day.
- Employees are only eligible for 80 hours of paid sick leave total, regardless of the reason.
- Covered employers must provide employees (employed for at least 30 days) up to an additional 10 weeks of paid expanded family and medical leave at 2/3 of the employee’s regular rate of pay where an employee is unable to work due to a need for leave to care for a child whose school or child care provider is closed or unavailable for reasons related to COVID-19.
- Employers are eligible for a tax credit for 100 percent reimbursement of the paid leave.

*Covered employers are business with less than 500 employees. Small businesses with fewer than 50 employees may qualify for an exemption from the requirement to provide leave due to school closing or child care unavailability if the requirements would jeopardize the viability of the business. The employer must document the facts and circumstances that meet the exemption criteria (e.g., expenses exceed revenue) to justify not providing paid leave. There is no application process for the exemption—providers retain records and evidence for the exemption in their own files.

For more information: https://www.dol.gov/agencies/whd/ffcra

Unemployment Benefits and Pandemic Unemployment Assistance

- Relief package will allow individuals to receive larger unemployment checks for a longer period of time.
- Individuals who qualify will receive a weekly benefit payment dependent on past earnings (maximum payment of $427/week) for up to 39 weeks (13 weeks longer than typical unemployment insurance) and an additional $600 per week on top of what they would normally receive until July 31.
- Employees whose hours have been reduced are eligible for a pro-rated benefits payment (and the additional $600).
- Access to unemployment benefits is expanded for individuals who are not traditionally eligible (e.g., self-employed individuals such as family child care providers; faith-based providers, part-time workers.
- The one-week waiting period and requirement to conduct a weekly job search are both suspended for those receiving unemployment benefits.
- For more information and to apply for unemployment benefits: https://www.nhes.nh.gov/

NH Employment Security (NHES)

- WorkShare Program  For more information: https://www.nhes.nh.gov/nhworking/stay/details.htm
  - Employers can temporarily reduce their workforce in a particular unit, shift or company 10% - 50% and avert a layoff. They can then recall the employees when business increases. NH Employers can submit WorkShare plans to NHES when reducing hours for employees with the intent to avert layoffs. A portion of the wages can be covered through the WorkShare program. They must certify that they are averted layoffs to full time or permanent part-time employees by reducing the number of hours worked between 10% - 50% in a specific class unit. The reduction must be spread equally across all employees in the area and the employer must continue to provide health care benefits currently in place.

A Guide for Child Care Programs to Navigate the COVID-19 Crisis
State Early Learning Alliance (SELA)

To offer something of value TODAY in this most difficult time for child care programs and their staff, Early Learning NH is pleased to open the cost savings and benefits of the State Early Learning Alliance (SELA) to ALL New Hampshire licensed and license-exempt child care programs through June 30, 2020. **ALL Directors/Owners and ALL **Staff may sign up.

Go to [www.selanhmembers.com](http://www.selanhmembers.com) and click "Register". This applies to New Hampshire child care programs that are currently open or closed. **ALL programs are welcome: nonprofits, privately-owned or faith-based.**

* Staff = anyone that: 1) is currently employed by a New Hampshire licensed or license-exempt child care program OR 2) was employed by a New Hampshire licensed or license-exempt child care program on Feb 15, but has been since laid off or furloughed due to the COVID-19 crisis AND is committed to returning to that program when possible.

We hope you take advantage of the benefits available to you as they can put thousands of dollars in cost savings back into the pockets of programs and their staff, especially now when everyone needs it the most.

Student Loan Forgiveness

- Payments due on [federal](https://www.studentaid.gov) student loans are **suspended** and **interest is waived** until Sept. 30, which may be applicable to many early childhood educators earning their degrees and credentials.
- Borrowers do not need to do anything if their payments are made through auto-debit; their loan payments will be automatically suspended through September.

Protecting health

Children and COVID-19

- Children who contract COVID-19 tend to show more mild symptoms and are less likely to end up in severe or critical condition than adults. One study found that of children that had the illness, 90 percent had illness that was asymptomatic, mild, or moderate (as opposed to severe or critical). Even if the children were sick with fever and cough, 90 percent did not have trouble breathing, need oxygen, or need to be in the intensive care unit.
- Although children with COVID-19 may have mild symptoms (or show no symptoms at all), they can still spread the virus to others.
- Of children who do contract the illness, children birth to 5 are at greater risk of becoming severely ill than are school-age children (infants are at highest risk; though risk is still relatively low for all these groups).
- Children with pre-existing medical conditions such as moderate to severe asthma, heart disease, and lung conditions are at greater risk.


Vulnerable populations

- Older adults (over age 65)
- People with underlying medical conditions (e.g., moderate to severe asthma, serious heart conditions, severe obesity, diabetes, chronic kidney disease, liver disease)
- Conditions that can cause a person to be immunocompromised (e.g., cancer treatment, smoking, bone marrow or organ transplantation, immune deficiencies, poorly controlled HIV or AIDS, and prolonged use of corticosteroids and other immune weakening medications)


Changes in program operations

- No more than 10 individuals (children and staff) in a room.
- Encourage your families to stay at home if at all possible.
• Social distancing—use smaller groups and encourage independent play to the extent possible; use signage to remind parents and staff to maintain 6 feet of distance.
• Use appropriate handwashing protocol (using soap and water for at least 20 seconds).
• Serve meals in the classroom.
• Allow more fresh air to enter the building and get outside as much as possible.
• Clean and disinfect object and surfaces frequently touched.
• Conduct regular health and temperature checks/monitor for symptoms of staff and children.
• Staff or children with fever (100.4°F or higher), cough, or shortness of breath must be excluded from child care facilities and isolated from others. Children with household members who are known to have COVID-19 should be excluded from the child care facility.
• If a child or employee tests positive for COVID-19, contact the Bureau of Infectious Disease Control to identify the close contacts who will need to quarantine. It is likely that all members of the infected child’s or adult’s group would be considered close contacts.
• Facilities with a confirmed case of COVID-19 may need to close based on the Bureau of Infectious Disease Control’s recommendations. Closure and duration will depend on staffing levels, outbreak levels in the community, and the number of people affected.

For more information http://nh.childcareaware.org/covid-19-resources-for-providers/

CDC updated supplemental guidance for programs that remain open: https://www.cdc.gov/coronavirus/2019-ncov/community/schools-childcare/guidance-for-childcare.html

Supporting family and community well-being

Essential Personnel

New Hampshire has defined both essential sectors and essential businesses. These are outlined in the following documents that link to the Governor’s Executive Order 17 and the list of essential businesses. Links to both are included below:


Vroom and Mind in the Making

Getting through today, together.

The COVID-19 pandemic has upended lives and routines for many families. A lot of us are feeling new stresses and missing familiar faces. People that help support us, like teachers and other family members, may be sorely missed.

Sometimes all we can do in these moments is come together. We can focus on our relationships with our children—and that is plenty. Science shows that positive, supportive connections with adults are important for healthy brain-building in kids.

Small moments we spend together, like doing chores or bathtime, can be easily overlooked. They may be small, but the impact can be huge! These connections help children’s brains develop flexibility. Children learn best in safe and caring environments. They prepare them to deal with hard times by building lasting resilience. That resilience is key in times like these.

Vroom Tips are always flexible and designed to support you in your daily life. (And free!) We hope they spark some moments of connection and joy in this trying time. Remember, science shows you already have everything you need to be a brain-builder!

Take care of yourself,
Anthony and the Vroom Team
The Bezos Family Foundation

New: Calm and Connect Tips: The new collection of Vroom Tips is here to help families and caregivers focus on reducing stress and building strong bonds with their children. Download these free print-at-home tip sheets.

Mind in the Making is the science behind Vroom. It focuses on the science of children’s learning and the seven essential life skills that every child needs in order to thrive. Learn more about building life skills such as focus and self control, perspective taking and taking on challenges, and more here:

https://www.mindinthemaking.org/
**Risk/Benefit Assessment: Assessing the Benefits and Risks of Staying Open (or Reopening)**

To weigh the relative risks and benefits of staying open, first examine the benefits for each group—families and children, your staff and program, and your community. For each group, check the box in either the first or second column that best describes your situation. Then do the same for the risks. How many checkmarks do you have in the “Strong Benefit” (green) box versus the “Strong Risk” (red) box? Is this consistent with your values? Are there certain benefits or risks that you would weight differently? Remember that there is no perfect choice and that you are doing the best you can in an extremely difficult situation. *Again, we strongly recommend that you seek advice from legal and financial advisors as you make decisions and take action.*

<table>
<thead>
<tr>
<th>BENEFITS TO</th>
<th>Limited Benefit</th>
<th>Strong Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Our families &amp; children</td>
<td>Although it’s challenging for families, many are keeping their child home already and are able to make it work without child care.</td>
<td>If we were not open, many of our families would not be able to work and would experience significant financial hardship without child care.</td>
</tr>
<tr>
<td></td>
<td>Our financial situation is stable enough to support temporary closure (e.g., families are donating tuition, Small Business Administration loans/grants or other funding can sustain us).</td>
<td>Staying open will prevent significant financial losses that would lead to staff furloughs and/or permanent closure.</td>
</tr>
<tr>
<td></td>
<td>Only a few, if any, of our parents are classified as essential personnel. There would not likely be a significant benefit to community health and well-being if we were open.</td>
<td>Some of our parents perform essential jobs that are critical to the health and well-being of those in our community. We know that other essential personnel may need child care and we want to be a part of a community solution to ensure that those who need to work can.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>RISKS TO</th>
<th>Strong Risk</th>
<th>Limited Risk</th>
</tr>
</thead>
<tbody>
<tr>
<td>Our families &amp; children</td>
<td>We have many children currently attending that have moderate or severe asthma or other pre-existing health conditions.</td>
<td>We have no at-risk children currently attending the program or feel confident in our precautions for any at-risk children.</td>
</tr>
<tr>
<td></td>
<td>Many of our staff are high-risk and would likely get sick with serious consequences. We could not operate without them and/or they would suffer financial hardship if they had to take a leave of absence.</td>
<td>We have no high-risk staff or feel confident that we can take appropriate precautions, including supporting them in taking time off.</td>
</tr>
<tr>
<td></td>
<td>It is likely we will significantly contribute to community spread through children/families/staff and those outside the program with whom they are in contact.</td>
<td>We are able to follow the health and safety guidance and feel confident that we can minimize the risk of disease spread through our staff and families.</td>
</tr>
</tbody>
</table>
EXPLORING FINANCIAL OPTIONS UNDER CURRENT CONDITIONS

STEP 1: Inventory short-term revenue and expenses given current conditions

If your program is **OPEN** or considering RE-OPENING

- I have children **still attending** but enrollment is restricted given group size caps.
- I have children **still enrolled but not attending**.
- I have children who have **withdrawn** from program.

<table>
<thead>
<tr>
<th>My plan for family tuition payments is...</th>
<th>I have children eligible for subsidy payments</th>
<th>I have children eligible for CACFP reimbursements</th>
</tr>
</thead>
<tbody>
<tr>
<td>Families pay full tuition</td>
<td>Subsidies received</td>
<td>CACFP reimbursements received</td>
</tr>
<tr>
<td>Families pay partial tuition (e.g., discount, sliding scale)*</td>
<td>DHHS “Disaster” Billing Category (D), based on child’s service level</td>
<td>Eligible for distribution of meals for parents to take home to children</td>
</tr>
<tr>
<td>Tuition is not collected (with or without notice)*</td>
<td>Reimbursements not received</td>
<td></td>
</tr>
</tbody>
</table>

* Check contract and revise if necessary, with parent approval

If your program is **CLOSED**

- Families pay full tuition (could be credited toward future payments)
- Families pay partial tuition (e.g., discount, sliding scale)
- Tuition is refunded or not collected

<table>
<thead>
<tr>
<th>CCDF stimulus funding from DHHS**</th>
<th>Eligible for distribution of meals for parents to take home to children if staff is able to distribute meals</th>
</tr>
</thead>
<tbody>
<tr>
<td>** Pending approval</td>
<td>** Pending approval</td>
</tr>
</tbody>
</table>

Considerations for managing expenses

- Changes in labor costs?
- Possibility of deferring rent/ mortgage payments?
- Changes in food/ supply costs?
- Changes in contracted services?
- Philanthropic or other fundraising options
- Other revenue
- Other

** Pending approval

A Guide for Child Care Providers to Navigate the COVID-19 Crisis
STEP 2: Calculate short-term cash flow to determine your needs. To download this cash flow projection worksheet from EEBC, click here.

A Guide for Child Care Programs to Navigate the COVID-19 Crisis

The EEBC Short-Term Cash Flow Tool was developed and generously shared by Early Education Business Consultants of Virginia, https://www.earlyeducationbusiness.com/
STEP 3: Seek additional funding as necessary

**For providers who are OPEN or CLOSED**

- I need help...
  - Retaining staff and/or making mortgage, lease, and utility payments

- I am self-employed or have staff who...
  - Are quarantined or seeking medical diagnosis
  - Are caring for family members who are sick or quarantined
  - Are caring for child whose school/child care is unavailable
  - Have been furloughed or are not being paid
  - Have hours that have been cut back
  - Are federal student loan borrowers

**SBA Emergency Loans**

- Economic Injury Disaster Loan Advance
  - Emergency advance of up to $10,000 within 3 days of application that can be fully forgiven if used for qualifying expenses

- Paycheck Protection Program
  - Loan of up to 2.5x average monthly payroll expenses; if payroll is maintained, eligible for forgiveness of up to 8 weeks of qualifying expenses.

**Other Funding**

- Slate/Other Loans
- Crowdfunding strategies
- Philanthropic support
- Local EDA fund

**Families First Act Paid Leave**

- Up to 80 hours paid sick leave at 100% of pay (up to $5,110 total)
- Up to 80 hours paid sick leave at 2/3 regular pay (up to $2,000 total)
- Up to 12 weeks paid sick/child care leave at 2/3 regular pay (up to $12,000 total)

**Unemployment Insurance**

- Weekly benefit payment dependent on past earnings (max of $427) for up to 39 weeks + additional $600/week until July 31
- Pro-rated unemployment benefits based on past earnings + $600/week until July 31

**Student Loan Suspension**

- Payments due on federal student loans are suspended and interest is waived until Sept. 30

---

1 For additional SBA options, see Financial Stability section in “What You Need to Know”

2 Employees are eligible for up to 80 hours of sick leave regardless of reason or combination of reasons. Wages paid during that time are determined by the reason.

3 Employees who are caring for a child whose school/child care is unavailable (and have been employed for at least 30 days) are eligible for up to 80 hours of paid sick leave at 2/3-pay as well as up to an additional 10 weeks of child care leave at 2/3-pay.

* An employer cannot “double dip” by using both sources to pay the same employees.