

I foresee economic uncertainty potentially threatening ongoing support of my business operations

Stabilize Cash Flow
 Reduce expenses, work with vendors for extended terms, job sharing, but **ABOVE ALL** ensure you can meet payroll and keep your staff employed

I am worried about making my next payroll

I believe I'll be ok for a few months

I believe I'll be ok for six or more months

Apply for PPP
 (2.5 times average monthly 2019 payroll + any EIDL loan)
 What is used in 8 weeks for eligible purposes is forgiven.
 ★ Forgiven amount lowered if headcount reduced, or if payroll reduced by more than 25% ★

Apply for EIDL < \$200K
Accept the \$10K Emergency Grant (1x)
 ? SBA Express Loan ? (TBD)

Apply for EIDL < \$200K
Accept the \$10K Emergency Grant (1x)

Apply for EIDL < \$200K
Accept the \$10K Emergency Grant (1x)

Consider other sources of cash, if needed: Retirement, Personal Loan
 Avoid credit cards

Reassess monthly
 EIDL can be increased

Reassess monthly
 EIDL can be increased

DOING BETTER?

DOING BETTER?

After recovery – Staff intact, use excess funds to pay down EIDL or other debt with higher interest rates – **NOT YOUR STUDENT LOANS**



Life resumes normality