

Why Are You Worried?

Business closed

Fired or furloughed

Hours reduced

At your option, PTO or employer-provided leave can be used prior to utilizing FFCRA leave

Financial Damage Control

Reduce expenses, essential spending only, ensure core financial obligations covered

Unemployment Benefits
full or partial
(state dependent)

Consider Other Cash Sources

- ◆ Emergency Reserves
- ◆ Retirement Loan
- ◆ Home Equity Line
- ◆ Bank Loan
- ◆ Stimulus Check
- ◆ Credit Cards
- ◆ Penalty-free Retirement Distributions

AND

Student Loan Repayment Relief

- ◆ Use Income Driven Repayment
- ◆ Interest and Payment Suspension

◆ New/Changed under CARES Act

Business still open
You are home because of this FFCRA Leave Event

Caring for child due to school or care closure

Quarantined by law

Self-quarantined by advice of health care provider

COVID symptoms seeking diagnosis

Employer has < 50 employees & claims exemption?

YES

NO

For you or someone else?

ELSE

YOU

Employer provides leave pay at 2/3 wage, max \$200/day for up to 12 weeks if caring for child, up to 80 hours if caring for someone else

Employer provides leave pay at 100% wage, max \$511/day for up to 80 hours