

	FFCRA Credit (EPSL & EFMLA)	Paycheck Protection Program (PPP) Loan	Economic Injury Disaster Loan (EIDL)	Employee Retention Credit (ERC)	Payroll Tax Deferral (PDT)
Who is Eligible?	Employers with less than 500 Employees Paid to full-time and part-time employees Not contractors or 1099 workers	Employers with less than 500 Employees Sole proprietors & Self-employed 1099 / Independent Contractors / Gig-workers Non-profits	Employers with less than 500 Employees Sole proprietors & Self-employed 1099 / Independent Contractors / Gig-workers Non-profits Must meet disaster criteria	Government-ordered shutdown or partial suspension Gross receipts are below 50% of the comparable quarter in 2019 Does not take advantage of PPP loan.	Any employer not applying for debt forgiveness for the PPP loan. Any employer who has not received a PPP Loan forgiveness decision from their bank.
Where can you learn more?	https://bit.ly/3bZSQoR	https://bit.ly/3bRecVs	https://bit.ly/2Xlf00H	https://bit.ly/2RhNf5x	https://bit.ly/3bV5uW0
To Utilize	Pay COVID- 19-eligible sick time and family leave wages paid via new earning codes: EPSL-Self EPSL-Other EFMLA Credit applies to payroll immediately. Learn how here: https://bit.ly/3bZSQoR	Apply through SBA lender (banks) Forgiven if at least 75% used for payroll Keep good records showing appropriation of loan funds	Apply at online through the SBA at: https://bit.ly/2xYHt1C	Tell your Payroll Specialist Credit applies to payroll immediately Discontinue once receipts go above 80% of comparable quarter 2019 Do not take PPP loan Credits not able to be taken from payroll taxes (credit exceeds taxes) can be refunded using IRS FORM 7200	Tell your Payroll Specialist in writing.

	FFCRA Credit (EPSL & EFMLA)	Paycheck Protection Program (PPP) Loan	Economic Injury Disaster Loan (EIDL)	Employee Retention Credit (ERC)	Payroll Tax Deferral (PDT)
Maximum Amounts	\$200 / Day for 10 days of EPSL-Self and EFMLA \$511 / for 10 days for EPSL-Self \$200 / day for 10 weeks for EFMLA	2.5x of average monthly payroll costs No greater than \$10 Million	\$2 Million	50% of up to \$10,000 of wages per Employee. Max of \$5,000 per employee.	Only applied to Employer Social Security
Applicable Periods	4/1/2020 to 12/31/2020	2/15/2020 to 6/30/2020	1/31/2020 to 12/31/2020	Wages paid after March 12, 2020 and before Jan. 1, 2021	Deposits due for the period beginning March 27, 2020 to Dec. 31, 2020
Purpose	Help pay sick employees and employees home caring for child out of school due to closure.	Help support businesses during slowdowns continue to pay employees. Loan amounts largely forgiven or low interest.	Provide quick financial help to businesses that have been impacted.	Reduce payroll taxes for businesses that do not fall under other programs.	Help cashflow by postponing employer tax payments.
Combining Programs	EPSL and EFMLA payments made with PPP loan dollars will not be forgiven.	Cannot combine with: EPSL & EFMLA payments Employee Retention Credits Payroll Tax Deferrals	Businesses can apply for PPP and EIDL, but some restrictions apply on how funds are used.	Cannot be combined with PPP. Can be combined with PDT.	Yes, until you get PPP forgiveness. Can combine with PPP if not seeking forgiveness. Can be combined with ERC.