



COVID-19 DECISION TREE

YOUR ORGANIZATION

Significantly impacted by COVID-19?

Less than significantly impacted by COVID-19?

New provisions apply!

Low potential to apply for grants or loans. However, eligible for deferral of employer SS tax.

What happened to the organization as a result of COVID-19?

Forced shutdown: government shutdown, shelter in place, etc.; total or partial shutdown.

COVID-19 reaction: business pace has slowed; considerations around layoffs or furlough.

Has business slowed by more than 50% compared to prior year, same quarter?

Continue to pay all employees?

Stopping all employee payroll?

Yes

No

Under 500 employees

Over 500 employees*

Under 500 employees

Over 500 employees*

100 employees and below

101 – 500 employees

Over 500 employees*

Under 500 employees

Over 500 employees*

Yes = Eligible for EIDL** or PPP or Employee Retention Credit.

Not eligible for EIDL or PPP. However eligible for retention tax credit.

Continue working capital or fixed cost needs?

Eligible other potential traditional lending.

Yes = Eligible for EIDL** or PPP or Employee Retention Credit.

Yes = Eligible EIDL** or PPP. Eligible for Employee Retention Credit for only those employees that are not working.

Eligible for Employee Retention Credit for only those employees that are not working. Only eligible for potential traditional lending.

Yes = Eligible for EIDL** or PPP but no Employee Retention Credit.

Eligible other potential traditional lending.

Yes = Eligible for EIDL** and PPP.

No = Low potential to apply for grants or loans.**

Ask us about CLA Intuition 2.0: Real-time scenario modeling for better decisions in challenging times.
<https://www.claconnect.com/general/cla-intuition>

* Subject to SBA size standards, be sure to check applicability, which is determined by NAICS code. A size standard is the largest that a business can be and still qualify as a small business for Federal Government Programs. <https://www.sba.gov/federal-contracting/contracting-guide/size-standards>

** \$10,000 in funding forgiven, no matter what!