COVID-19 DECISION TREE

YOUR ORGANIZATION

Significantly impacted by COVID-19? Yes = Eligible for EIDL** and PPP or Employee Retention Credit.

Less than significantly impacted by COVID-19? Low potential to apply for grants or loans. However, eligible for deferral of employer SS tax.

New provisions apply! What happened to the organization as a result of COVID-19?

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

Stopping all employee payroll?

Under 500 employees

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

Over 500 employees*

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

Continue to pay all employees?

Under 500 employees

Yes = Eligible for EIDL** and PPP. However eligible for retention tax credit.

Over 500 employees*

Continue working capital or fixed cost needs?

Yes = Eligible other potential traditional lending.

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

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?

Yes

100 employees and below

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

101 – 500 employees

Yes = Eligible EIDL** and PPP Eligible for Employee Retention Credit for only those employees that are not working. Only eligible for potential traditional lending.

Over 500 employees*

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

No

100 employees and below

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

101 – 500 employees

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

Over 500 employees*

Eligible other potential traditional lending.

CLA Intuition 2.0
— real-time scenario modeling for better decisions in challenging times —

can help with all of these scenarios.

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!