

Summary of Policies Available in USA

Name	Main Characteristics	Eligibility
Paycheck Protection Program (PPP)	Established by the CARES Act, this program provides loans up to \$10 mil. to business owners impacted by COVID-19 to cover payroll costs, rent, utility, and any interest on mortgage and debt obligations. Expenses incurred for the first 8-week period may be forgivable depending on how funds are allocated, and maintaining the number of people on payroll.	Eligible applicants include: <ul style="list-style-type: none"> • Businesses, nonprofits, veterans organizations, and tribal businesses with up to 500 employees. Some with more than 500 employees may qualify if they meet the SBA's size standards. • Franchises in the accommodation and food services industry (NAICS code starts with 72) with less than 500 employees at each physical location may be eligible. • Self-employed individuals, independent contractors, and sole proprietors.
	<ul style="list-style-type: none"> • Program website: Official SBA Paycheck Protection Program Webpage 	
Economic Injury Disaster Loan (EIDL)	Provides loans up to \$2 mil. to relieve business owners experiencing revenue loss due to COVID-19. Applicants may also receive fully forgivable loan advances up to \$10,000.	Eligible applicants include: <ul style="list-style-type: none"> • Businesses, cooperatives, Employee Stock Ownership Plans (ESOP), tribal businesses, or nonprofits with up to 500 employees. Some with more than 500 employees may qualify if they meet the SBA's size standards. • Self-employed individuals, independent contractors, and sole proprietors.
	Program website: Official SBA EIDL Webpage	
Express Bridge Loan	The SBA offers up to \$25,000 for disaster-related purposes to	Eligible applicants include: <ul style="list-style-type: none"> • Small businesses

Program	small businesses nationwide adversely affected by COVID-19. Can be used temporarily while applying to EIDL	adversely affected by COVID-19. <ul style="list-style-type: none"> Generally available to businesses in Primary Counties of Presidential Disaster Declarations
	Program website: Official SBA EBLP Webpage Program guide: Official SBA EBLP Webpage	

Other Policies Available in USA

Name	Main Characteristics	Eligibility
Unemployment Insurance Program	Provides cash benefits to unemployed individuals. The specific requirements and terms vary from state to state. Some general requirements are summarized on the right. Note that the CARES Act has created temporary federal programs that expand eligibility criteria for individuals to receive unemployment benefits. Such criteria vary across unemployment benefit programs. Some programs allow the eligible individual to receive benefits from more than one program.	<ul style="list-style-type: none"> Unemployed and reason for unemployment must not be the worker's fault Meets the worker's state's wage and hours worked requirements for a specified time period Meets specific requirements imposed by the state; find your state's unemployment office below <p>Expanded Eligibility:</p> <ul style="list-style-type: none"> Worker is caring for a family member due to COVID-19 Quit due to health complications of COVID-19 Quit because a health care provider deems the worker at higher health risk from COVID-19. Self-employed or partially unemployed <p>Note that eligibility and expanded eligibility vary by state.</p>

	Program website: <ul style="list-style-type: none"> • U.S. Dep. of Labor Unemployment Insurance Webpage • Find Your State Unemployment Insurance Office 	
Economic Impacts Payment	Provides up to \$1200 to eligible individuals, and \$500 per eligible dependent. The check amount is calculated based on the individual's adjusted gross income and household status. Individuals who did not file any federal income tax returns for 2018 and 2019, or receive social security or other federal benefits must provide additional information to the IRS to receive the check.	<ul style="list-style-type: none"> • U.S. citizen, permanent resident, or qualifying resident alien • Not claimed as a dependent on someone else's tax return • Has valid SSN • Has adjusted gross income below specified threshold for individual's filing status and number of children.
	Program website: Official IRS Economic Impact Payment Webpage	