

COVID-19 RESOURCES FOR RETAILERS

The Edge Retail Academy has put together a quick reference cheat sheet for our retailers, to help them in several different ways,

Many organizations are offering financial relief and guidance during these unprecedented times. Take a look below.

EMPLOYEE-RELATED

- ✓ Comprehensive and Updated [FAQ's for Employers](#). This is a great link on employment-related issues facing employers.
- ✓ The Department of Labor announced a [\\$100 million dislocated worker grant fund](#).
- ✓ States have expanded their benefits during this pandemic. Check with your state Department of Labor as well (procedures may vary by state).
- ✓ Help your employees during reduced or loss of hours.
 - Here is an article on how employees can [file for unemployment benefits](#).
 - Here is a site with state-by-state [unemployment benefit information](#) that navigates the COVID-19 exceptions that allow for quicker and more lenient unemployment benefits.

FINANCIAL-RELATED

- ✓ Financial firms that are offering [extended terms, deferred payments and other benefits](#)
- ✓ IRS: [You can defer owed payments interest free up to 90 days](#).
- ✓ There is a [list of companies](#) who are participating in the “**Keep Americans Connected Initiative**” and pledge to not disconnect phone services during this pandemic.
- ✓ [Talk to your lender or mortgage servicer](#). Companies like Bank of America, Quicken Loans, TD Bank, Wells Fargo, etc. are working with their customers during COVID19.

SMALL BUSINESS ADMINISTRATION (SBA)

- ✓ The SBA will work directly with state Governors to provide targeted, low-interest loans to small businesses and non-profits that have been severely impacted by the Coronavirus (COVID-19). The SBA's Economic Injury Disaster Loan



program provides small businesses with working capital loans of up to \$2 million. [Here is their full Coronavirus web page.](#)

- ✓ Small business owners in the following designated states are currently eligible to [apply for a low-interest](#) loan: *California, Connecticut, Delaware, the District of Columbia, Florida, Georgia, Indiana, Maine, Massachusetts, Montana, Nevada, New Hampshire, New Jersey, New Mexico, North Carolina, Rhode Island, Utah, and Washington*

HEALTH-RELATED

- ✓ [The President's Coronavirus Guidelines for America - 15 Days to Slow the Spread](#)
- ✓ The Centers for Disease Control and Prevention (CDC) offers the [most up-to-date information on COVID-19](#).

Edge Retail Academy is also available to provide guidance on properly adapting in these challenging times. Please be sure to reach out to us at inquiries@EdgeRetailAcademy.com or 877-569-8657, Ext. 001