

NCAPA COVID-19 Resource: *Economic Injury Disaster Loan (EIDL)*

Updated 5/13/2020
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Cov nyiaj Small Business Administration (SBA)'s Economic Injury Disaster Loan (EIDL) nyuam qhuav tau txais \$50 billion nyiaj ntxiv, lawv muaj peev xwm yuav txais tau li \$350 billion ntxiv, thiab ntxiv \$10 billion rau EIDL Emergency Advance Grants.

Cov nyiaj txais:

- Cov nyiaj txais (txog \$2 million) no yuav siv tau rau tej nqi uas yog tsis muaj mob tshwm sim li no ces yeej them taus, xws li cov nqi tsis txawj nce (nqi tsev xauj, nqi tsev yuav), nqi dej nqi taws, neeg ua hauj lwm li nyiaj hli, thiab tej uas yuav tau them. Nws siv tsis tau rau txais nyiaj tshiab ntxiv.
- Tus paj rau cov lag luam me yog 3.75% thiab tus paj rau cov koom haum pub zej zog yog 2.75%
- Tej zaum yuav muaj txog li \$10,000 nyiaj kub ntxhov pab ua ntej. Cov nyiaj pab ua ntej no yuav tsis tau them rov qab li.[2] Cov nyiaj muab tom qab ntawd yuav tau them kom tas rov qab.
- Cov yuav tau them rov qab nws muab 30 xyoo them. Pib hnuv sau npe cog lus txais nyiaj yuav tsis tau them mus li 1 xyoo.
- Tsis tau them nqi sau ntawv txais cov nyiaj no.

Qhov raug cai tau [3]:

- Yuav tsum tau muaj lub lag luam ua ntej lub 1 hlis tim 31, 2020
- Cov lag luam muaj neeg ua hauj lwm txij 500 leej rov hauv
- Cooperatives, ESOPs, thiab khab cov lag luam me uas muaj neeg ua hauj lwm tsawg tshaj 500 leej
- Cov txais hauj lwm los ua
- Cov ua hauj lwm rau tus kheej
- Cov koom haum pub zej zog dawb (suav cov koom haum 501(c)(3) nrog)

Cov kauj ruam ntxiv:

- Txais nyiaj rau hauv EIDL mus ntawm no: <https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/economic-injury-disaster-loan-emergency-advance>
- Kom tau cov nyiaj kub ntxhov ua ntej, koj yuav tau thov cov nyiaj EIDL no ua ntej ces mam khij lub npauv thov cov nyiaj kub ntxhov hauv daim ntawv. [4]
- Maj nroos ua kom sai li sai tau, vim cov nyiaj rau lub program no tsis muaj ntau.



**COVID-19
TASKFORCE**



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Source:

[1] https://smallbusiness.house.gov/uploadedfiles/ppp_and_health_care_enhancement_act_top_line_summary.pdf

[2] https://www.sbc.senate.gov/public/_cache/files/2/9/29fc1ae7-879a-4de0-97d5-ab0a0cb558c8/1BC9E5AB74965E686FC6EBC019EC358F.the-small-business-owner-s-guide-to-the-cares-act-final-.pdf

[3] https://www.uschamber.com/sites/default/files/uscc_covid19_sb-economic-injury-disaster-loans.pdf

[4] https://www.sbc.senate.gov/public/_cache/files/2/9/29fc1ae7-879a-4de0-97d5-ab0a0cb558c8/1BC9E5AB74965E686FC6EBC019EC358F.the-small-business-owner-s-guide-to-the-cares-act-final-.pdf