

A GUIDE TO CARES ACT ELIGIBILITY

OVERVIEW

There are many ways that the travel industry can tap into federal assistance through the CARES Act. It is important to note that while we will be urging the federal agencies to expedite their regulations to ensure impacted businesses can access loans immediately, processes will evolve. **The menu below should be considered a guide to help direct you to the type of assistance for which your organization may be eligible. More detailed documents seek to help give you as much information as we can at this time.** Through the regulatory process, we will seek more specific information and provide it as it becomes available.

Additional CARES Act Provisions:

- Debt Relief to Existing SBA loans: View summary and eligibility [here](#).
- Business Tax Provisions: View summary and eligibility [here](#).

Note: Though you may be eligible to apply for more than one loan type, you should review each carefully to select the option that best suits your financial needs.

ELIGIBILITY DETAILS

- **IF YOU ARE A: Small Business that meets [SBA size standards](#)** (generally any businesses that has 500 or less employees, including tribe-owned businesses)
 - Paycheck Protection Program (Business Interruption Loans)
 - SBA Coronavirus Economic Injury Disaster Loans
 - SBA Express Loans
 - Relief on Existing SBA Loans
 - Exchange Stabilization Fund
 - Employee Retention Tax Credit
 - Payroll Tax Deferral
- **IF YOU ARE A: Mid-sized Business or Nonprofit** (generally 500-10,000 employees)
 - Emergency Stabilization Fund (see specifically Loans for Mid-Sized Businesses)
 - Employee Retention Tax Credit
 - Payroll Tax Deferral

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• IF YOU ARE A: 501(c)(3) Nonprofit

- Paycheck Protection Program (Business Interruption Loans)
- SBA Coronavirus Economic Injury Disaster Loans
- Exchange Stabilization Fund
- Employee Retention Tax Credit
- Payroll Tax Deferral
- Community Development Block Grant Subgrants (Subject to local discretion)
- Economic Development Administration Grants Subgrants (Subject to federal discretion)

• IF YOU ARE A: 501(c)(4) Nonprofit

- SBA Coronavirus Economic Injury Disaster Loans
- Exchange Stabilization Fund
- Employee Retention Tax Credit
- Payroll Tax Deferral
- Community Development Block Grant Subgrants (Subject to local discretion)
- Economic Development Administration Grants Subgrants (Subject to federal discretion)

• IF YOU ARE A: 501(c)(6) Nonprofit

- SBA Coronavirus Economic Injury Disaster Loans
- Exchange Stabilization Fund
- Employee Retention Tax Credit
- Payroll Tax Deferral
- Community Development Block Grant Subgrants (Subject to local discretion)
- Economic Development Administration Grants Subgrants (Subject to federal discretion)
- [**CLICK HERE for additional 501\(c\)\(6\) resources**](#)

• IF YOU ARE A: 501(c)(7) Nonprofit

- SBA Coronavirus Economic Injury Disaster Loans
- Exchange Stabilization Fund
- Employee Retention Tax Credit
- Payroll Tax Deferral
- Community Development Block Grant Subgrants (Subject to local discretion)
- Economic Development Administration Grants Subgrants (Subject to federal discretion)

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- **IF YOU ARE A: 501(c)(19) Nonprofit**

- Paycheck Protection Program (Business Interruption Loans)
- SBA Coronavirus Economic Injury Disaster Loans
- Exchange Stabilization Fund
- Employee Retention Tax Credit
- Payroll Tax Deferral

- **IF YOU ARE A: Political Subdivision, State or Municipality**

- Exchange Stabilization Fund
- Payroll Tax Deferral
- Community Development Block Grant Subgrants (Subject to local discretion)
- Economic Development Administration Grants Subgrants (Subject to federal discretion)

- **IF YOU ARE A: Franchise or Small Business with Multiple Locations**

- Paycheck Protection Program (Business Interruption Loans)
- SBA Coronavirus Economic Injury Disaster Loans
- Relief on Existing SBA Loans
- SBA Express Loan
- Exchange Stabilization Fund
- Employee Retention Tax Credit
- Payroll Tax Deferral

- **IF YOU ARE A: Business or Corporation with more than 500 employees¹**

- Exchange Stabilization Fund
- Employee Retention Tax Credit
- Payroll Tax Deferral

- **IF YOU ARE A: Large business or corporation**

- Exchange Stabilization Fund
- Employee Retention Tax Credit
- Payroll Tax Deferral

1. For Businesses that do not meet an SBA Size Standard.

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- **IF YOU ARE AN: Airport**

- Grants and Loans via the Separate Appropriations
- Exchange Stabilization Fund
- Payroll Tax Deferral

- **IF YOU ARE A: Self-employed individual**

- Paycheck Protection Program (Business Interruption Loans)
- SBA Coronavirus Economic Injury Disaster Loans
- Unemployment Assistance
- Payroll Tax Deferral

1. For Businesses that do not meet an SBA Size Standard.