

## C.A.R.E.S. Federal Programs for Family Child Care

# Economic Injury Disaster Loan (EIDL) – Administered through the Small Business Administration

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*You can receive \$10,000 as an emergency cash advance that can be forgiven if it's spent on mortgage or lease payments or for repaying debts that cannot be met because of a loss of income. They can also be used to pay your employees.*

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The Economic Injury Disaster Loan (EIDL) program that offers **up to \$10,000** in a forgivable loan for mortgage payments, rent and employee payroll. (A forgivable loan is one you do not have to pay back.)

### HOW DO I APPLY?

You apply online through the SBA. You do not have to talk to a banker. Your loan can be approved **based solely on your credit score**.

Fill out an online application form through the SBA. Here is a link to this form: <https://covid19relief.sba.gov/#/>

### WHAT THE STATES ARE DOING

Some states are offering their own loan or grant programs. Here are a few I've identified:

**Michigan:** Offers a Small Business Relief Program: <https://www.michiganbusiness.org/about-medc/covid19/small-business-relief-program/?fbclid=IwAR06WMkaLtkJkwwTZkcfHaFY7xMwF-6qszGLXOwJetZplZXMTgXlapL3Aks>

**Minnesota:** Offers Peacetime Emergency Child Care Grants:  
<https://www.childcareawaremn.org/providers/emergency-child-care-grants/>

**North Dakota:** Offers operating grants: <http://www.nd.gov/dhs/info/covid-19/docs/child-care-op-grant-overview.pdf?fbclid=IwAR06WMkaLtkJkwwTZkcfHaFY7xMwF-6qszGLXOwJetZplZXMTgXlapL3Aks>

More states may be offering financial assistance to family child care providers in the coming weeks. Check with your Governor's office or Child Care Resource and Referral agency.