FINANCIAL RESOURCES & EMOTIONAL WELL-BEING IN A COVID-19 ENVIRONMENT

Wednesday, April 1, 2020
PROGRAM BEGINS @ 2PM

Driving growth to every corner of Philadelphia
WELCOME

FINANCIAL RESOURCES & EMOTIONAL WELL-BEING IN A COVID-19 ENVIRONMENT

SAM RHoads
Executive Vice President & Senior Vice President,
Financial Services Group

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FINANCIAL RESOURCES & EMOTIONAL WELL-BEING IN A COVID-19 ENVIRONMENT

AGENDA

1. Managing Your Emotional Health
2. City/PIDC COVID-19 Relief Fund
4. SBA Economic Injury Disaster Loan (EIDL) & Coronavirus Aid, Relief & Economic Security (CARES) Act
Managing Your Emotional Health

4/1/20

Samantha Matlin, PhD
Alyson Ferguson, MPH
Joe Pyle, MA
MANAGING YOUR EMOTIONAL HEALTH

SAMANTHA MATLIN, PHD.
Vice President, Learning & Community Impact,

SCATTERGOOD
THINK|DO|SUPPORT
MANAGING YOUR EMOTIONAL HEALTH

SAMANTHA MATLIN, PHD.
Vice President, Learning & Community Impact, Scattergood Foundation

ABOUT:
• Clinical & Community Psychologist
• Faculty Appointment, Yale School of Medicine
• Senior Evaluation Consultant, YaleEVAL
• Former Special Advisor to the Commissioner at the City of Philadelphia, Department of Behavioral Health & Intellectual disAbility Services
MANAGING YOUR EMOTIONAL HEALTH

ALYSON FERGUSON, MPH
Chief Operating Officer & Director of Grantmaking

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OUR MISSION AND VISION

Mission
A Quaker-based, philanthropic organization committed to transforming how mental health is viewed and advancing innovative approaches to behavioral health care delivery and policymaking.

Vision
The Foundation’s vision is to challenge, disrupt, and change how behavioral healthcare is envisioned, organized, and practiced in the Philadelphia region and beyond.
Stress and coping

Everyone reacts differently to stress
Some people may have stronger reactions than others
Stress can include:

FEAR AND WORRY ABOUT YOUR OWN HEALTH AND THE HEALTH OF YOUR LOVED ONES

CHANGES IN SLEEP OR EATING PATTERNS

DIFFICULTY SLEEPING OR CONCENTRATING

WORSENING OF CHRONIC HEALTH PROBLEMS

INCREASED USE OF ALCOHOL, TOBACCO, OR OTHER DRUGS

CDC, 2020
7 findings that can help people deal with COVID-19

Limit social media – it may escalate anxiety more than traditional media
Limit media – it kind can undermine mental health
Trustworthy information sinks in
A lack of control fuels stress
Manage stress ASAP - it can prevent long-term troubles
Don't forget the needs of health-care workers
Don’t socially isolate - it may increase the odds of negative outcomes

APA, 2020
Things you can do to support yourself

- **Take breaks** from watching, reading, or listening to news stories, including social media.
- **Take care of your body.** Take deep breaths, stretch, or meditate. Try to eat healthy, well-balanced meals, exercise regularly, get plenty of sleep, and avoid alcohol and drugs.
- **Make time to unwind.** Try to do some other activities you enjoy.
- **Connect with others.** Talk with people you trust about your concerns and how you are feeling.
More Coping Tips

- Separate what is in your control from what is not.
- Do what helps you feel a sense of safety.
- Get outside in nature.
- Challenge yourself to stay in the present.
- Stay connected and reach out if you need more support.
Managing Financial Stress

- Accept the current state of affairs
- Know your emotional triggers
- Prioritize mental health care
- Don’t take unnecessary risks
- Lean on your community
Parents can be more reassuring to others around them, especially children, if they are better prepared.

**Some common changes to watch for include:**

- Excessive crying or irritation in younger children
- Returning to behaviors they have outgrown
- Excessive worry or sadness
- Unhealthy eating or sleeping habits
- Irritability and “acting out” behaviors in teens
- Poor school performance or avoiding school
- Difficulty with attention and concentration
- Avoidance of activities enjoyed in the past
- Unexplained headaches or body pain
- Use of alcohol, tobacco, or other drugs
There are many things you can do to support your child

1. Take time to talk with your child or teen about the COVID-19 outbreak. Answer questions and share facts about COVID-19 in a way that your child or teen can understand.

2. Reassure your child or teen that they are safe. Let them know it is ok if they feel upset. Share with them how you deal with your own stress so that they can learn how to cope from you.

3. Limit your family’s exposure to news coverage of the event, including social media. Children may misinterpret what they hear and can be frightened about something they do not understand.

4. Try to keep up with regular routines. If schools are closed, create a schedule for learning activities and relaxing or fun activities.

5. Be a role model. Take breaks, get plenty of sleep, exercise, and eat well. Connect with your friends and family members.
A QUESTION ABOUT...

Coronavirus
Clear Answers for All Kids
Arlen Grad Gaines and

Additional resource
https://www.ihaveaquestionbook.com/
Financial Support

SMALL BUSINESS RELIEF FUND

PHILADELPHIA FOUNDATION COVID-19

UNITED WAY COVID-19

WILLIAM PENN FOUNDATION COVID-19
Additional Resources

- Crisis Text Line https://www.crisistextline.org/
- Mental health and psychosocial considerations during the COVID-19 outbreak (WHO)
- Contact the Disaster Distress Helpline - Call 1-800-985-5990
- Contact the National Domestic Violence Hotline - Call 1-800-799-7233 and TTY 1-800-787-3224
CITY & PIDC COVID-19 RELIEF FUND

KAREN FEGELY
Deputy Commerce Director,
Office of Neighborhood Business Services &
Office of Neighborhood Economic Development
COVID-19 SMALL BUSINESS RELIEF FUND

**TIERS**

**TIER 1**
**MICROENTERPRISE GRANTS**
ELIGIBLE BUSINESSES
Annual Revenue
Under $500K

- AMOUNT AVAILABLE PER BUSINESS
  $5K Grant

**TIER 2**
**SMALL BUSINESS GRANTS**
ELIGIBLE BUSINESSES
Annual Revenue
Between $500K to $3M

- AMOUNT AVAILABLE PER BUSINESS
  Up to $25K Grant

**TIER 3**
**SMALL BUSINESS ZERO INTEREST LOAN**
ELIGIBLE BUSINESSES
Annual Revenue
Between $3M to $5M

- AMOUNT AVAILABLE PER BUSINESS
  $25K to $100K Loan

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COVID-19 SMALL BUSINESS RELIEF FUND

WHAT'S NEXT?

ROUND 1

Received over 4,000 applications

Our current funding $9.5M will allow us to fund approx. 25% across categories.

Decisions underway.

PROGRAMS CLOSED

Small Business Grants

Zero Interest Loans

PROGRAMS OPEN

Businesses under $500k Annual Revenue to apply for Microgrants

PARTNERSHIPS

Chambers

CDFIs

Technical Assistance Providers

CDCs
The federal government recently established the **Paycheck Protection Program**, a new guaranteed loan program from the Small Business Administration (SBA) that will help small businesses cover payroll during the immediate crisis.  
- The program is part of the Coronavirus Aid, Relief, and Economic Security (CARES) Act, which includes more than $376 billion in relief for affected small businesses.
- The Local Initiatives Support Corporation is accepting applications for its **Verizon Small Business Recovery Fund**. **The deadline to apply is April 4.** The fund provides grants of up to $10,000 to businesses facing immediate financial pressure due to COVID-19—especially entrepreneurs of color, women-owned businesses, and other enterprises in historically underserved communities who don’t have access to flexible, affordable capital.
- **Entrepreneur Works** provides loans to entrepreneurs and existing businesses. They have small business loan options and one-on-one guidance.
- **The Enterprise Center Capital Corporation COVID-19 Loan Fund** offers loans to small businesses that meet the following criteria: The business is located in Philadelphia, has been in operation for a minimum of six months prior to the COVID-19 pandemic, and has a documented hardship.
- **The West Philadelphia Financial Services Institution** provides loans to small businesses in Philadelphia.
- **The Neighborhood Progress Fund** offers small business loans and business development services to entrepreneurs and businesses in distressed communities.
- The Small Business Administration’s (SBA) **Economic Injury Disaster Loans** (EIDL) offer up to $2 million in assistance per business. Additional information about **SBA Disaster Assistance in Response to the Coronavirus** is available, including specific details regarding Pennsylvania’s disaster declaration.
  - The deadline to return economic injury disaster loan applications is Dec. 21, 2020.
  - The PA SBDC Network hosts a daily webinar to explain the SBA EIDL application process every morning from 9:00 a.m. – 10:15 a.m. Sign up [here](#).
- **KIVA**, which gives entrepreneurs access to zero-percent interest small business loans, has increased the size of no-interest loans available.
- **The Finanta Emergency Loan** is available for entrepreneurs affected by COVID-19 and other emergencies. Loans range from $5,000-$15,000 without closing fees. Contact Finanta for more information and to apply: 267-236-7030 (for English) or 267-236-7019 (para Español)
- **The Women’s Opportunities Resource Center** has low-interest loans, professional services, and referrals to partner banks and community loan funds for small businesses.
DCED COVID-19 WORKING CAPITAL ACCESS FUND (CWCA)

PETER SILOW
Director, Conduit Financing

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COVID-19 WORKING CAPITAL ACCESS

OVERVIEW

- Any for-profit businesses located in PA and with 100 or fewer employees worldwide.
- Application must be processed through the CEDO designated for the county where your business is physically located.
- Small business can apply for both state loan programs and the federal programs, however, they cannot use the loan proceeds for the same “loss.”
COVID-19 WORKING CAPITAL ACCESS

$61M AVAILABLE FUNDS UNDER CURRENT PROGRAM LOAN

TUESDAY, MARCH 31 @ 6PM

890 APPLICATIONS RECEIVED

$75.6M TOTAL LOAN REQUESTS

SOURCE: DCED

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COVID-19 WORKING CAPITAL ACCESS

NEXT STEPS

Even though the program is closed, we are finishing incomplete applications and hopeful the program will receive more capital.
COVID-19 ECONOMIC INJURY DISASTER LOAN APPLICATION
SBA ECONOMIC INJURY DISASTER LOAN & CARES ACT

SONIA R. SMITH
Economic Development & Lender Relations Specialist

U.S. Small Business Administration

Driving growth to every corner of Philadelphia
Disaster Loan Assistance
Federal Disaster Loans for Businesses, Private Non-profits, Homeowners and Renters

COVID-19 ECONOMIC INJURY DISASTER LOAN APPLICATION

STREAMLINED PROCESS REQUIREMENTS

SBA is collecting the requested information in order to make a loan under SBA’s Economic Injury Disaster Loan Program to the qualified entities listed in this application that are impacted by the Coronavirus (COVID-19). The information will be used in determining whether the applicant is eligible for an economic injury loan. If you do not submit all the information requested, your loan cannot be fully processed.

The Applicant understands that the SBA is relying upon the self-certifications contained in this application to verify that the Applicant is an eligible entity to receive the advance, and that the Applicant is providing this self-certification under penalty of perjury pursuant to 28 U.S.C. 1746 for verification purposes.

The estimated time for completing this entire application is two hours and ten minutes, although you may not need to complete all parts. You are not required to respond to this collection of information unless it displays a currently valid OMB approval number.
ELIGIBLE ENTITY VERIFICATION

Choose One:

- Applicant is a business with not more than 500 employees.
- Applicant is an individual who operates under a sole proprietorship, with or without employees, or as an independent contractor.
- Applicant is a cooperative with not more than 500 employees.
- Applicant is an Employee Stock Ownership Plan (ESOP), as defined in 15 U.S.C. 632, with not more than 500 employees.
- Applicant is a tribal small business concern, as described in 15 U.S.C. 657a(b)(2)(C), with not more than 500 employees.
- Applicant is a business, including an agricultural cooperative, aquaculture enterprise, nursery, or producer cooperative, that is small under SBA Size Standards found at https://www.sba.gov/size-standards.
- Applicant is a business with more than 500 employees that is small under SBA Size Standards found at https://www.sba.gov/size-standards.
- Applicant is a private non-profit organization that is a non-governmental agency or entity that currently has an effective ruling letter from the IRS granting tax exemption under sections 501(c),(d), or (e) of the Internal Revenue Code of 1954, or satisfactory evidence from the State that the non-revenue producing organization or entity is a non-profit one organized or doing business under State law, or a faith-based organization.
Review and Check All of the Following:
Applicant must review and check all the following (If Applicant is unable to check all of the following, Applicant is not an Eligible Entity):

- Applicant is not engaged in any illegal activity (as defined by Federal guidelines).
- No principal of the Applicant with a 50 percent or greater ownership interest is more than sixty (60) days delinquent on child support obligations.
- Applicant is not an agricultural enterprise (e.g., farm), other than an aquaculture enterprise, agricultural cooperative, or nursery.
- Applicant does not present live performances of a prurient sexual nature or derive directly or indirectly more than de minimis gross revenue through the sale of products or services, or the presentation of any depictions or displays, of a prurient sexual nature.
- Applicant does not derive more than one-third of gross annual revenue from legal gambling activities.
- Applicant is not in the business of lobbying.
- Applicant cannot be a state, local, or municipal government entity and cannot be a member of Congress.

If you have questions about this application or problems providing the required information, please contact our Customer Service Center at 1-800-659-2955 or (TTY: 1-800-877-8339) DisasterCustomerService@sba.gov.

Continue   >
Disaster Loan Assistance
Federal Disaster Loans for Businesses, Private Non-profits, Homeowners and Renters

COVID-19 ECONOMIC INJURY DISASTER LOAN APPLICATION

Step 1 of 3
Business Information

Business Legal Name *
Test Covid business LLC

Trade Name *
None

EIN/SSN for Sole Proprietorship *
12-3456789

Organization Type *
Limited Liability Company

Is the Applicant a Non-Profit Organization? *
☐ Yes  ☐ No
Is the Applicant a Franchise? *
- Yes
- No

Gross Revenues for the Twelve (12) Month Prior to the Date of the Disaster (January 31, 2020) *
- $500,000

Cost of Goods Sold for the Twelve (12) Month Prior to the Date of the Disaster (January 31, 2020) *
- $200,000

Rental Properties (Residential and Commercial) Only - Lost Rents Due to the Disaster

Non-Profit Cost of Operation for the Twelve (12) Month Prior to the Date of the Disaster (January 31, 2020)

Combined Annual Operating Expenses for the Twelve (12) Months Prior to the Date of the Disaster (January 31, 2020) for All Secular Social Services Provided by the Faith Based Entity

List the Secular Social Services Provided by the Faith Based Entity

Compensation From Other Sources Received as a Result of the Disaster
- $0
Provide Brief Description of Other Compensation Sources

Primary Business Address (Cannot be P.O. Box) *
123 Fake St.

City *
Buffalo

State *
New York

County

Zip *
14202

Business Phone *
(716)-845-4101

Alternative Business Phone

Business Fax
Business Email *
TestCovidbusinessLLC@LLC.COM

Date Business Established *
02/01/1990

Current Ownership Since *
02/01/1990

Business Activity *
Miscellaneous Services

Detailed Business Activity *
None of the below

Number of Employees (As of January 31, 2020) *
20

Next ➤
Disaster Loan Assistance
Federal Disaster Loans for Businesses, Private Non-profits, Homeowners and Renters

COVID-19 ECONOMIC INJURY DISASTER LOAN APPLICATION

Step 2 of 3
Business Owners Information

Is Your Business Owned by a Business Entity? *

- Yes
- No
<table>
<thead>
<tr>
<th>Field</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Name *</td>
<td>John</td>
</tr>
<tr>
<td>Last Name *</td>
<td>Smith</td>
</tr>
<tr>
<td>Mobile Phone *</td>
<td>(716)-843-4101</td>
</tr>
<tr>
<td>Title / Office *</td>
<td>Owner</td>
</tr>
<tr>
<td>Ownership Percent *</td>
<td>100</td>
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<tr>
<td>Email *</td>
<td><a href="mailto:johnsmith@llc.com">johnsmith@llc.com</a></td>
</tr>
<tr>
<td>SSN *</td>
<td>987-25-1234</td>
</tr>
<tr>
<td>Birth Date *</td>
<td>02/01/1975</td>
</tr>
</tbody>
</table>
COVID-19 ECONOMIC INJURY DISASTER LOAN APPLICATION

Step 3 of 3

Additional Information

In the past year, has the business or a listed owner been convicted of a criminal offense committed during and in connection with a riot or civil disorder or other declared disaster, or ever been engaged in the production or distribution of any product or service that has been determined to be obscene by a court of competent jurisdiction?  

- Yes
- No

Is the applicant or any listed owner currently suspended or debarred from contracting with the Federal government or receiving Federal grants or loans?  

- Yes
- No

a. Are you presently subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction?  

b. Have you been arrested in the past six months for any criminal offense?  
c. For any criminal offense - other than a minor vehicle violation - have you ever been convicted, pleaded guilty, pleaded nolo contendere, been placed on pretrial diversion, or been placed on any form of parole or probation (including probation before judgment)?  

- Yes
- No
If anyone assisted you in completing this application, whether you pay a fee for this service or not, that person must enter their information below.

Individual Name

Name of Company

Phone Number

Street Address, City, State, Zip

Fee Charged or Agreed Upon

I give permission for SBA to discuss any portion of this application with the representative listed above.

I would like to be considered for an advance of up to $10,000.
Where to Send Funds

Bank Name *
Way Bank

Account Number *
123456789

Routing Number *
123456782

On behalf of the individual owners identified in this application and for the business applying for the loan:

I/We authorize my/our insurance company, bank, financial institution, or other creditors to release to SBA all records and information necessary to process this application and for the SBA to obtain credit information about the individuals completing this application.

If my/our loan is approved, additional information may be required prior to loan closing. I/We will be advised in writing what information will be required to obtain my/our loan funds. I/We hereby authorize the SBA to verify my/our past and present employment information and salary history as needed to process and service a disaster loan.

I/We authorize SBA, as required by the Privacy Act, to release any information collected in connection with this application to Federal, state, local, tribal or nonprofit organizations (e.g., Red Cross Salvation Army, Ministry Disaster Services, SBA Resource Partners) for the purpose of ascertaining me with my/our SBA application, evaluating eligibility for additional assistance, or notifying me of the availability of such assistance.

I/We will not exclude from participating in or deny the benefits of, or otherwise subject to discrimination under any program or activity for which I/we receive Federal financial assistance from SBA, any person on grounds of age, color, handicap, marital status, national origin, race, religion, or sex.

I/We will report to the SBA Office of the Inspector General, Washington, DC 20436, any Federal employee who offers, in return for compensation of any kind, to help get this loan approved. I/We have not paid anyone connected with the Federal government for help in getting this loan.

CERTIFICATION AS TO TRUTHFUL INFORMATION: By signing this application, you certify that all information in your application and submitted with your application is true and correct to the best of your knowledge, and that you will submit truthful information in the future.

WARNING: Whoever wrongfully misapplies the proceeds of an SBA disaster loan shall be civilly liable to the Administrator in an amount equal to one-and-one-half times the original principal amount of the loan under 15 U.S.C. 636(d). In addition, any false statement or misrepresentation to SBA may result in criminal, civil or administrative sanctions including, but not limited to: 1) fines and imprisonment, or both, under 18 U.S.C. 645, 18 U.S.C. 1001, 18 U.S.C. 1014, 18 U.S.C. 1040, 18 U.S.C. 1581, and any other applicable laws; 2) treble damages and civil penalties under the False Claims Act, 31 U.S.C. 3729; 3) double damages and civil penalties under the Program Fraud Civil Remedies Act, 21 U.S.C. 3802; and 4) suspension and/or debarment from all Federal procurement and non-procurement transactions. Statutory fines may increase if amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015.

I hereby certify under penalty of perjury under the laws of the United States that the above is true and correct.

Click for additional statements required by laws and executive orders
COVID-19 ECONOMIC INJURY DISASTER LOAN APPLICATION

Summary

Business Information

- Business Legal Name: Test Covid Business LLC
- Trade Name: None
- EIN/SSN for Sole Proprietorship: 12-3456789
- Organization Type: Limited Liability Company
- Is the Applicant a Non-Profit Organization?: No
- Is the Applicant a Franchise?: No
- Gross Revenues for the Twelve (12) Month Prior to the Date of the Disaster (January 31, 2020): $500,000.00
- Cost of Goods Sold for the Twelve (12) Month Prior to the Date of the Disaster (January 31, 2020): $200,000.00
- Rental Properties (Residential and Commercial) Only - Lost Rents Due to the Disaster
- Non-Profit Cost of Operation for the Twelve (12) Month Prior to the Date of the Disaster (January 31, 2020)
- Combined Annual Operating Expenses for the Twelve (12) Months Prior to the Date of the Disaster (January 31, 2020) for All Secular Social Services Provided by the Faith Based Entity
- List the Secular Social Services Provided by the Faith Based Entity
Additional Information

In the past year, has the business or a listed owner been convicted of a criminal offense committed during and in connection with a riot or civil disorder or other declared disaster, or ever been engaged in the production or distribution of any product or service that has been determined to be obscene by a court of competent jurisdiction?

No

Is the applicant or any listed owner currently suspended or debarred from contracting with the Federal government or receiving Federal grants or loans?

No

a. Are you presently subject to an Indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction? If so, what is the nature of the charge?

No

b. Have you been arrested in the past six months for any criminal offense other than a minor traffic violation? If so, what is the nature of the charge?

No

d. Are you or any listed owner or representative listed above currently on Federal, state, or local probation or parole for any reason?

No

Individual Name
Name of Company
Phone Number
Street Address, City, State, Zip
Fee Charged or Agreed Upon

I give permission for SBA to discuss any portion of this application with the representative listed above.

I'm not a robot

Submit
Contacts

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SMALL BUSINESS ADMINISTRATION (SBA)
KIMBERLY B. STOUT & SONIA R. SMITH
disastercustomerservice@sba.gov
1.800.659.2955

WOMEN’S BUSINESS ENTERPRISE CENTER
info@wbeceast.com
1-on-1 Business Counseling:
https://form.jotform.com/WBECEast/new-client-form

TEMPLE UNIVERSITY SBDC
sbdc@temple.edu
Register as a client:
https://pasbdc.ecenterdirect.com/signup/
Zoom Open Office Hours • Mon-Fri, 3-5pm:
https://www.fox.temple.edu/ISBDC