



Small Business Administration Loan and Grant Programs

The National Center on Early Childhood Quality Assurance provided an overview of the business resources in the Coronavirus Response and Relief Supplemental Appropriations Act, 2021 (CRRSA), which was enacted on December 27, 2020. CRRSA appropriates funding to help small businesses, including minority-owned businesses and nonprofit organizations, to recover from the coronavirus disease 2019 (COVID-19) pandemic. The webinars provided basic information to help child care centers and family child care (FCC) providers access Payroll Protection Program (PPP) and Economic Injury Disaster Loans (EIDL) including business requirements and the application process. The link to the webinars is included below.

- **Paycheck Protection Program (PPP)** is a federally funded forgivable loan program administered by banks. PPP is meant to help small businesses maintain their payroll, including child care businesses. Businesses can apply for loan forgiveness. Banks administer the PPP program. Contact your lender for application and about getting forgiveness.
- **Economic Injury Disaster Loan (EIDL)** is a long-term direct loan program administered by U.S. Small Business Administration (SBA). The program is designed to provide economic relief to businesses that are currently experiencing a temporary loss of revenue due to COVID-19. The EIDL is a disaster loan. EIDL provides up to 6 months of working capital for small business owners to cover expenses such as rent, utilities, payroll and other fixed debts. Applications are submitted at www.sba.gov.

Recorded Webinars and Additional Resources

Please visit [Early Childhood Training and Technical Assistance System \(hhs.gov\)](https://hhs.gov) to view the recorded webinars below. This web page also provides resources and tools for both Child Care Centers and Family Child Care.

- Child Care Center Information
Webinar - An Overview of the Paycheck Protection Program and Economic Injury Disaster Loan Opportunities for Child Care Centers
- Family Child Care Information
Webinar - An Overview of the Paycheck Protection Program and Economic Injury Disaster Loan Opportunities for Family Child Care Providers