

COVID-19 Resources Available to You



SBA Disaster Assistance Available for Florida Small Businesses Impacted by Coronavirus

For small businesses, small agricultural cooperatives, small businesses engaged in aquaculture and most private nonprofit organizations, the SBA is offering Economic Injury Disaster Loans to help meet working capital needs caused by the Coronavirus.

All 67 Florida counties are included in the disaster declaration for Coronavirus.

SBA Resource Partners information can be obtained on the SBA website at www.sba.gov/local-assistance/find/.

SBA Economic Injury Disaster Loans offer up to \$2 million in economic assistance to help small businesses overcome the temporary loss of revenue resulting from the disaster. These loans may be used to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact.

Interest rates offered are as low as 3.75 percent for businesses without credit available elsewhere; businesses with credit available elsewhere are not eligible. The interest rate for non-profits is 2.75%.

To apply, visit the SBA Disaster website at <https://disasterloan.sba.gov/ela/>.

For additional information, please contact the SBA Disaster Assistance Customer Service Center. Call 1-800-659-2955

(TTY: 1-800-877-8339) or e-mail disastercustomerservice@sba.gov

SBA Advance Loan of up to \$10,000.00 (CARES Act)

In response to the Coronavirus (COVID-19) pandemic, small business owners in all U.S. states, Washington D.C., and territories are eligible to apply for an Economic Injury Disaster Loan advance of up to \$10,000.

This advance will provide economic relief to businesses that are currently experiencing a temporary loss of revenue. Funds will be made available within three days of a successful application. This loan advance will not have to be repaid.

This expansion allows an applicant to seek a \$10,000 advance within three days of applying for the loan. In most cases, the applicant does not have to repay the \$10,000 and it will function like a grant, even if an applicant is subsequently denied an economic injury disaster assistance loan.

An entity must have been in business as of January 31, 2020 to qualify for the \$10,000 grant and relaxed eligibility requirements. And like the paycheck protection loan, this program is available to businesses with 500 or fewer employees, nonprofits, sole proprietors, independent contractors, and Tribal businesses.

Further, an entity may apply for both a paycheck protection loan and an economic injury disaster assistance loan. In the event an entity applies for and receives both, the \$10,000 economic injury disaster assistance loan grant would be subtracted from the ultimate amount the government forgives the entity's paycheck protection loan. Finally, to obtain the \$10,000 grant, the applicant must certify their eligibility under penalty of perjury.

To apply: <https://covid19relief.sba.gov/#/>

HR Resource available through Seay Management Consultants

As a valued association member of the FDIA, you have access to a complimentary HR & Employment Hotline provided by our partner, Seay Management Consultants.

While specific guidance for employers on how to navigate the spread of the coronavirus (COVID-19) is challenging with the evolving situation, Seay Management Consultants are able to remind employers that there is still a lot of autonomy to create new policies and procedures (i.e. allowing/requiring employees to stay home). Toll Free: 888-245-6272

Foundation for Dental Laboratory Technology Makes All Online Courses Free Through May 31, 2020

The Foundation for Dental Laboratory Technology, a 501(c)(3), not-for-profit educational foundation, dedicated to furthering dental laboratory technology education, is announcing that it is making all of its Foundation Learning Library courses available to the dental laboratory community at no charge through May 31, 2020. The Foundation Learning Library offers almost 100 on-demand courses, available 24/7/365, covering topics such as occlusion, esthetics, implants, sleep apnea, digital dentures, CAD/CAM, 3D printing and much more. Most courses are approved through the National Board for Certification in Dental Laboratory Technology for CDT/RG credits and courses are available to stream for 90 days once purchased.



Use coupon code DLTFoundation at checkout through May 31, 2020 to access all online courses for free through the Foundation Learning Library at www.dentallabfoundation.org/courses.

Questions? Visit the Foundation for Dental Laboratory website at www.dentallabfoundation.org or contact The Foundation at (866) 627-3990 or email foundation@dentallabfoundation.org.

CDT Continuing Education Requirements for 2020 Renewals

Given the developments of COVID-19, NBC is extending the grace period for CDTs and RGs to complete their continuing education to 90-days from a CDTs renewal deadline. This provides an additional three months beyond a CDTs or RGs given deadline to complete all continuing education requirements.



For example, CDTs and RGs, whose deadlines to renew are March 31, 2020, should renew as they normally do by the deadline of March 31, 2020. NBC will grant a 90-day grace period for CDTs and RGs, whose deadlines to renew are March 31, 2020, to get their remaining credits to NBC, giving them until June 30, 2020 to submit their continuing education. This 90-day continuing education extension is being extended to all CDTs and RGs through the remainder of 2020. Additionally, any CDTs that need additional time to obtain their continuing education requirements beyond this initial 90-day grace period can contact NBC to discuss individual circumstances and receive an additional extension.

Questions regarding CDT Renewals and Continuing Education can be emailed to certification@nbccert.org or you can contact the NBC office by calling 1-800-684-5310.