


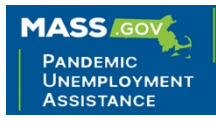






Quick Guide to State & Federal Assistance Programs

Courtesy of Rep. Josh S. Cutler • Eligibility rules vary, see links for details • Updated 4/21/20

3.0

 <p>If You Are...</p>								
	<p>Economic Impact Direct Cash Payment \$1200 pp + \$500 per child, with some limits</p>	<p>Mass DUA Unemployment Quarantined, laid off, furloughed, or workplace shut down, inc. \$600/week boost thru 7/25/20</p>	<p>Mass PUA Unemployment New Federal pandemic benefits for non-trad workers, inc. \$600/week boost thru 7/25/20</p>	<p>Paycheck Protection Program Forgivable grants based on payroll costs, if under 500 employees</p>	<p>Economic Injury Disaster Loan Advance Low interest loan with emergency advance feature</p>	<p>Families First Coronavirus Response Act Emergency paid sick leave and family & medical leave</p>	<p>Mass. Transitional Assistance SNAP, Cash assistance, SSP</p>	
	Self employed/ Sole proprietor	YES	NO	YES	YES	YES	YES, via a refundable tax credit	Possibly, if you meet income & eligibility rules
	Gig economy/ Independent Contractor	YES	NO	YES	YES	YES	YES, via a refundable tax credit	Possibly, if you meet income & eligibility rules
	Small Business / Non-Profit	NO	NO, but look at WorkShare to keep employees w/ UI offset	NO, but as a self-employed as individual you may be eligible	YES, but if you are not currently open it will be difficult to qualify for forgiveness.	YES	NO, but if employees use it you get tax credit	NO
	Laid Off/ Unemployed	YES	YES	YES	NO	NO	YES, for most employers under 500	YES, assuming you meet income & eligibility rules
	Left work for health/family reason	YES	YES*	YES	NO	NO	YES, for most employers under 500	YES, assuming you meet income & eligibility rules
	Availability:	Now, see IRS.gov	Available Now	Available Now through 12/26/20	Congress expected to reauthorize funds late April	Congress expected to reauthorize funds late April	Available now thru Dec 31,2020	Available Now

Our office is here to help: Rep. Josh Cutler – 6th Plymouth District (Pembroke, Duxbury, Hanson)

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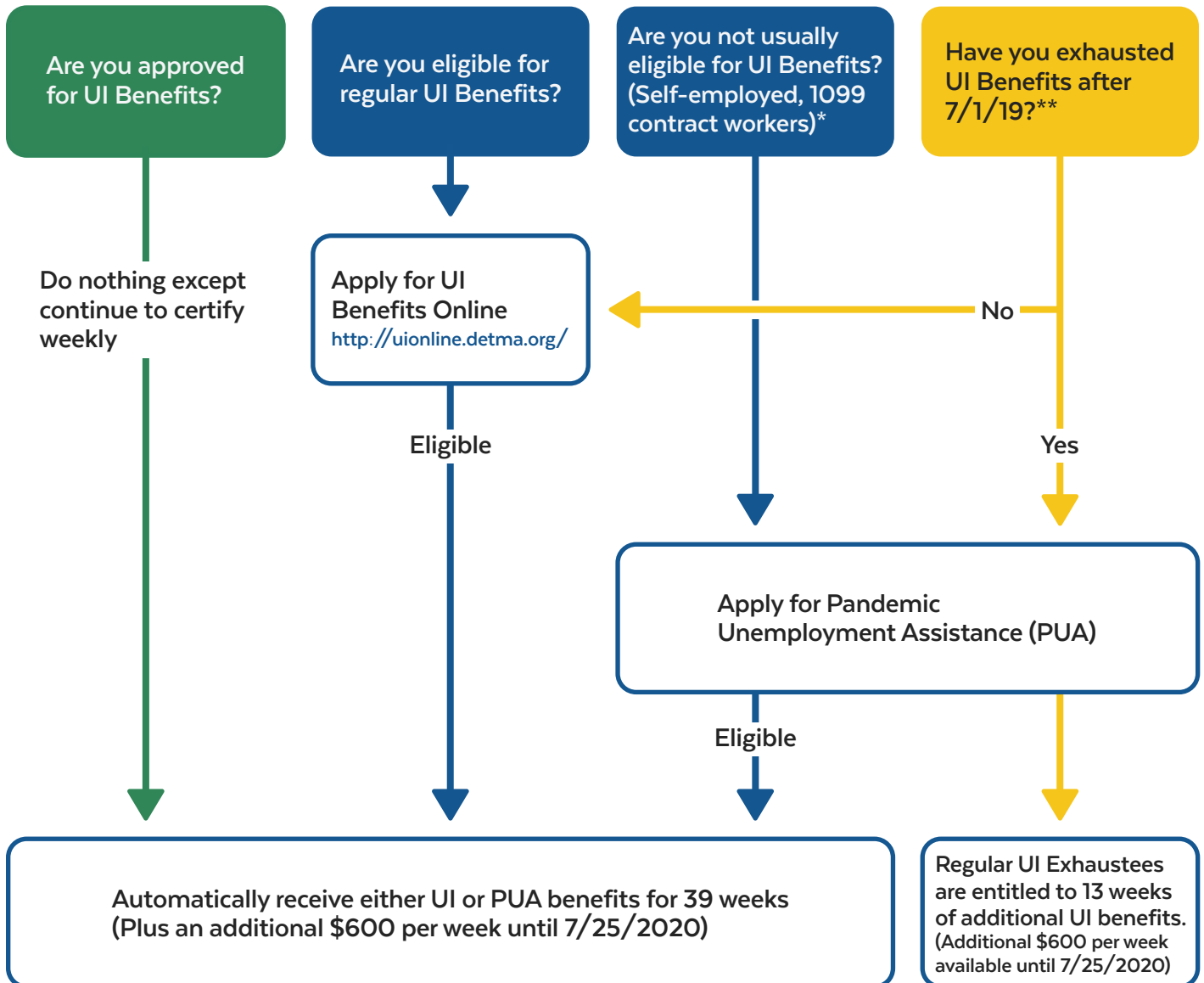




What you need to know and do about the CARES Act

The federal CARES Act was signed into law March 27, 2020. The Act provides enhanced Unemployment Insurance (UI) benefits and Pandemic Unemployment Assistance (PUA) for Massachusetts workers.

Start here



Don't know where to start? Apply for UI Benefits first. If you don't qualify, try applying for PUA.

* People traditionally ineligible for unemployment benefits may be self-employed, gig workers, or independent contractors. Other examples include earning less than \$5100 in the last year, or having no right to regular unemployment, either because you were denied, or you worked for a religious organization.

** This group may qualify for PEUC at a later date. PEUC is Pandemic Emergency Unemployment Compensation. That's the 13 week extension for people who were previously collecting unemployment but have used up all of their benefits, or whose benefit year ended after July 1, 2019.

For more information visit mass.gov/dua

Filing for UI benefits by phone is based on the last digit of your Social Security Number.

0,1 file on Monday | 2,3 file on Tuesday | 4,5,6 file on Wednesday | 7,8,9 file on Thursday | Any digit file on Friday