

COVID-19 Special Edition

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How To Collect Unemployment If You're Self-Employed

By Lioness News Desk | COVID-19 Special Edition



WASHINGTON, D.C. - The U.S. Department of Labor announced the publication of Unemployment Insurance Program Letter (UIPL) [16-20](#) providing guidance to states for implementation of the Pandemic Unemployment Assistance (PUA) program. Under PUA, individuals who do not qualify for regular unemployment compensation and are unable to continue working as a result of COVID-19, such as self-employed workers, independent contractors, and gig workers, are eligible for PUA benefits. This provision is contained in Section 2102 of the Coronavirus Aid, Relief, and Economic Security Act (CARES) Act enacted on March 27, 2020.

PUA provides up to 39 weeks of benefits to qualifying individuals who are otherwise able to work and available for work within the meaning of applicable state law, except that they are unemployed, partially unemployed, or unable or unavailable to work due to COVID-19 related reasons, as defined in the CARES

Act. Benefit payments under PUA are retroactive, for weeks of unemployment, partial employment, or inability to work due to COVID-19 reasons starting on or after Jan. 27. The CARES Act specifies that PUA benefits cannot be paid for weeks of unemployment ending after Dec. 31.

Eligibility for PUA includes those individuals not eligible for regular unemployment compensation or extended benefits under state or federal law or pandemic emergency unemployment compensation (PEUC), including those who have exhausted all rights to such benefits. Covered individuals also include self-employed individuals, those seeking part-time employment, and individuals lacking sufficient work history. Depending on state law, covered individuals may also include clergy and those working for religious organizations who are not covered by regular unemployment compensation.

The UIPL also includes guidance to states about protecting unemployment insurance program integrity. The department is actively working with states to provide benefits only to those who qualify for such benefits.

For more information on UIPLs or previous guidance, please visit: <https://wdr.doleta.gov/directives/>.

For department resources on COVID-19, please visit: <https://www.dol.gov/coronavirus>.

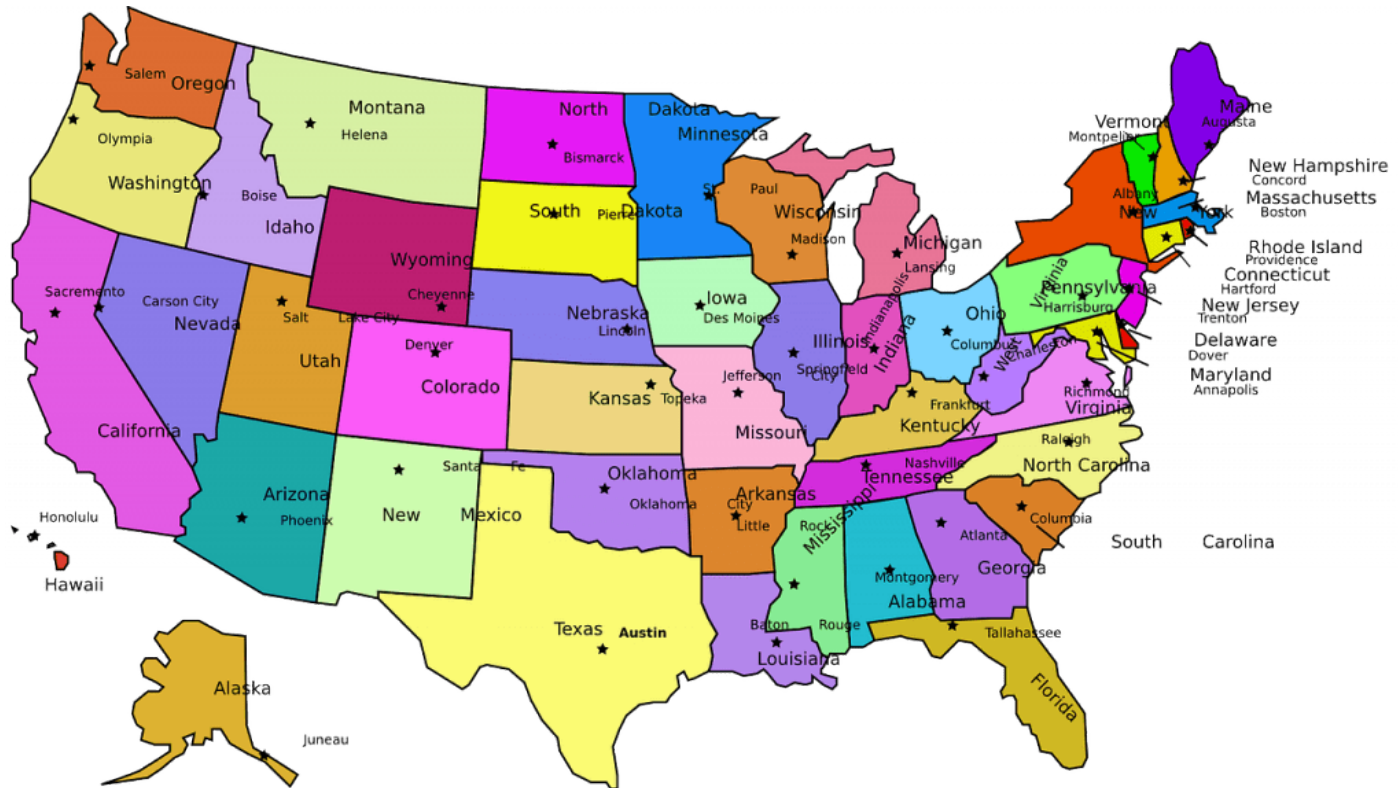
For more information about COVID-19, please visit: <https://www.cdc.gov/coronavirus/2019-ncov/index.html>.

The Employment and Training Administration administers federal job training and dislocated worker programs, federal grants to states for public employment service programs, and unemployment insurance benefits. These services are primarily provided through state and local workforce development systems.

The mission of the department is to foster, promote, and develop the welfare of the wage earners, job seekers, and retirees of the United States; improve working conditions; advance opportunities for profitable employment; and assure work-related benefits and rights.

States With The Biggest Increases In Unemployment Due To Coronavirus

By Lioness News Desk | COVID-19 Special Edition



With the U.S. experiencing a record number of initial unemployment claims, WalletHub today released its report on the [States with the Biggest Increases in Unemployment Due to Coronavirus](#), along with [accompanying videos](#).

To identify which states have experienced the largest unemployment increases, WalletHub compared the 50 states and the District of Columbia across two key metrics. These metrics compare initial unemployment claim increases for the week of March 23 to both the same week in 2019 and the first week of 2020. Below, you can see highlights from the report, as of April 2, along with a WalletHub Q&A.

States with Biggest Unemployment Increases States with Smallest Unemployment Increases

- | | |
|-------------------------|-------------------|
| 1. Louisiana | 42. Idaho |
| 2. North Carolina | 43. New York |
| 3. Indiana | 44. Illinois |
| 4. New Hampshire | 45. Arkansas |
| 5. Florida | 46. Alaska |
| 6. Virginia | 47. West Virginia |
| 7. Michigan | 48. Wyoming |
| 8. Kentucky | 49. Wisconsin |
| 9. District of Columbia | 50. Connecticut |

WalletHub Q&A**How do red states and blue states compare when it comes to increases in unemployment?**

“With an average unemployment rank of 25, Blue States suffered a higher increase of their unemployment during the coronavirus outbreak than Red States, which rank 27 on average,” said Jill Gonzalez, WalletHub analyst. “The lower the rank, the higher the increase in initial unemployment claims that state received during the coronavirus pandemic.”

The state with the current largest number of COVID-19 cases in the U.S. is New York. How has New York’s unemployment rate been affected?

“New York has seen a 717% increase in initial unemployment claims from the beginning of 2020 to the 13th week,” said Jill Gonzalez, WalletHub analyst. “This is better than the average increase of 2,002%.”

What can states do in order to minimize the rise in their unemployment rates?

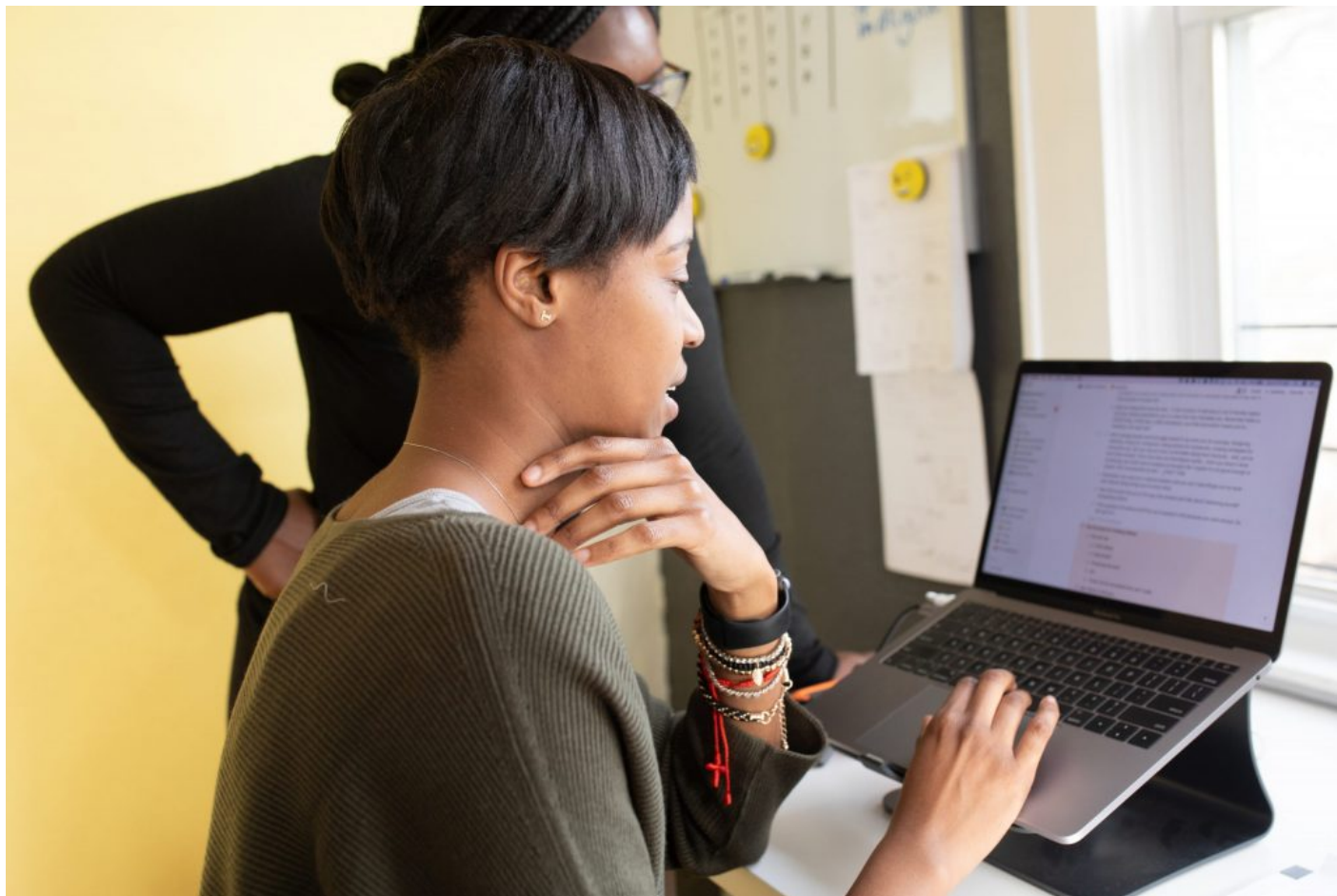
“States should aggressively focus on helping the companies in the most need. The federal response will include sending checks to most citizens, even those whose income has not been affected by the coronavirus. States can use a more targeted approach to divert resources to the companies affected the most, thus having maximum impact for the money spent,” said Jill Gonzalez, WalletHub analyst.

To view the full report and your state or the District’s rank, please visit:

<https://wallethub.com/edu/states-with-the-biggest-increase-in-unemployment-due-to-coronavirus/72730/>

Tips To Keep Your Business Healthy During The Coronavirus Crisis

By Guest Entrepreneur | COVID-19 Special Edition



While much of today's information about the Coronavirus is centered on what companies are currently doing for themselves and for their people, not that much has been written on how to weather the storm and come out shining on the other side. It's unclear how long this current predicament will last, but companies can be proactive and lay the groundwork for staying as healthy as possible for the next few months and be ready for new opportunities when things normalize.

We polled our more than 70 CMOs with Fortune 500 experience and developed the following set of practical steps to help business leaders successfully continue to market and manage things through this time of crisis:

Push Ahead, Prepare to Pivot

Continue to push ahead with marketing where it makes sense and adapt your strategy accordingly. Communicate honestly and keep customers, partners and employees informed about what is really going on. Shelf the hype on past successes and focus on creating new and differentiated offerings. Move events budget to PPC, ABM, Virtual Events and Webinars and invest in additional video production.

Watch Operations, Plan Scenarios

Move quickly to understand your true financial picture – reduce or delay loan repayments if possible – watch your cash flow. Manage your inventory carefully, don't drive volume with discounts for now. Leadership teams should establish a framework for action, touch base daily and communicate frequently with employees and customers. Make sure your virtual work plans work – for employees and customers.

Plan for the Future

Stay focused and maintain a state of readiness so you can ramp up quickly when things start to rebound. Don't panic, spend as much time analyzing opportunities as threats. Hold a steady course and look for competitive advantages that will best serve your clients.

Stay Customer & Employee Focused

Be proactive in communications on operational issues, product and service delivery and policy changes. Leverage digital channels to stay in touch and ensure that your employees and customers know what you are doing to remain open for business. As much as possible, conserve cash and be ready to adjust quickly to rapidly changing situations.

Be Ready to Move Fast

Business will be disrupted, but those that maintain operational readiness, that can respond the quickest after the containment period is over and the economy starts to recover, will win. If you have cash, go for market share and be ready to acquire for growth as various sectors shake out.

Prepare for Opportunities and Fallout

Be sure to run through all possible scenarios and pay attention to what's happening in all directions. Opportunities will come from this, but you need to rationally balance an optimistic outlook with the worst case by preparing for potential fallout. Be flexible and open minded – don't feed the frenzy but stay tuned in.

Launch New Offerings

Capitalize on new ways to deliver your services to your clients with virtual offerings and digital delivery for teaching, training and coaching. Consider limited time offers or subscriptions for employees that are new to working from home. Find creative ways to leverage your core competencies to help people cope with virtual work environments, compliance with social distancing rules and government mandates for behavior.

Heed Practical, Specific Advice

Adopt the appropriate tools and develop the internal capacity and processes to operate your business virtually. Measure the impact this has on your business daily with an operational dashboard and course-correct as needed. Take this opportunity to better understand your market and revisit your strategic and marketing plans – from lead generation to order close and fulfillment.

The more you rationally maintain as much momentum as you can through the restrictions, while thoughtfully preparing for the inevitable recovery, the better your business will come through

this.

Art Saxby CEO, Founder and Principal of [Chief Outsiders](http://www.chiefoutsiders.com), the nation's leading fractional CMO firm focused on mid-size company growth. He directs a tribe of world-class marketers with a rich playbook to bring new growth, brand strength and profits to clients. More info at www.chiefoutsiders.com

COVID-19 Entrepreneur FAQs: Everything You Need To Know

By Lioness News Desk | COVID-19 Special Edition



What steps can I take to reduce my risk of contracting COVID-19?

Practice everyday preventive actions to help reduce your risk of getting sick and remind everyone in your home to do the same. These actions are especially important for older adults and people who have severe chronic medical conditions.

- Avoid close contact with people who are sick.
- Stay home when you are sick, except to get medical care.
- Cover your coughs and sneezes with a tissue and throw the tissue in the trash.
- Wash your hands often with soap and water for at least 20 seconds, especially after blowing your nose, coughing, or sneezing; going to the bathroom; and before eating or preparing food.
- If soap and water are not readily available, use an alcohol-based hand sanitizer with at least 60% alcohol. Always wash hands with soap and water if hands are visibly dirty.
- Clean and disinfect frequently touched surfaces and objects (e.g., tables, countertops, light switches, doorknobs, and cabinet handles).

Can I travel?

CDC issues Domestic Travel Advisory for New York, New Jersey, and Connecticut.

The CDC urges residents of New York, New Jersey, and Connecticut to refrain from non-essential domestic

travel for 14 days effective immediately. This Domestic Travel Advisory does not apply to employees of critical infrastructure industries, including but not limited to trucking, public health professionals, financial services, and food supply. These employees of critical infrastructure, as [defined by the Department of Homeland Security](#), have a special responsibility to maintain normal work schedule. The Governors of New York, New Jersey, and Connecticut will have full discretion to implement this Domestic Travel Advisory.

Am I eligible for the economic impact payment?

Tax filers with adjusted gross income up to \$75,000 for individuals and up to \$150,000 for married couples filing joint returns will receive the full payment. For filers with income above those amounts, the payment amount is reduced by \$5 for each \$100 above the \$75,000/\$150,000 thresholds. Single filers with income exceeding \$99,000 and \$198,000 for joint filers with no children are not eligible.

Eligible taxpayers who filed tax returns for either 2019 or 2018 will automatically receive an economic impact payment of up to \$1,200 for individuals or \$2,400 for married couples. Parents also receive \$500 for each qualifying child.

Can I delay filing my taxes?

The Treasury Department and the IRS has delayed Tax Day from April 15 to July 15. This means you will not be required to file your federal income tax until July 15, 2020. You are not required to fill out any paperwork or notify the government to take advantage of this extra time. This delay **only** applies to **federal income tax**, not state taxes or other federal taxes. For more information, please view the [official IRS guidance \(PDF\)](#).

[*COVID-19 Resources For Entrepreneurs*](#)

How can I file the tax return needed to receive my economic impact payment?

[IRS.gov/coronavirus](#) will soon provide information instructing people in these groups on how to file a 2019 tax return with simple, but necessary, information including their filing status, number of dependents and direct deposit bank account information.

What if I have not filed my 2018 or 2019 tax return? Can I still receive payment?

Yes. The IRS urges anyone with a tax filing obligation who has not yet filed a tax return for 2018 or 2019 to file as soon as they can to receive an economic impact payment. Taxpayers should include direct deposit banking information on the return.

What capital assistance is available to small business owners right now?

SBA's long-term, low-interest **Economic Injury Disaster Loans** and **Loan Advance** are currently available. In response to user feedback, the application is now easier and takes less processing time. You can find the application at [www.sba.gov/disaster](#). Additional programs will be available the coming days.

What is the employee retention credit?

The Employee Retention Credit is a refundable tax credit designed to encourage businesses to keep employees on their payroll. The refundable tax credit is 50 percent of up to \$10,000 in wages paid by an eligible employer whose business has been financially impacted by COVID-19. The credit is available to all employers regardless of size, including tax-exempt organizations. There are only two exceptions: State and local governments and their instrumentalities and small businesses who take Small Business Loans. Qualifying employers must fall into one of two categories:

1. The employer's business is fully or partially suspended by government order due to COVID-19 during the calendar quarter.
2. The employer's gross receipts are below 50 percent of the comparable quarter in 2019. Once the employer's gross receipts go above 80 percent of a comparable quarter in 2019 they no longer qualify after the end of that quarter.

Employers can be immediately reimbursed for the credit by reducing their required deposits of payroll taxes that have been withheld from employees' wages by the amount of the credit.

Eligible employers will report their total qualified wages and the related health insurance costs for each quarter on their quarterly employment tax returns or Form 941 beginning with the second quarter. If the employer's employment tax deposits are not sufficient to cover the credit, the employer may receive an advance payment from the IRS by submitting Form 7200, Advance Payment of Employer Credits Due to COVID-19. Eligible employers can also request an advance of the Employee Retention Credit by submitting Form 7200.

For detailed IRS guidance, please [click here](#). Additional FAQs are available from the [Department of the Treasury](#).

How do I apply for a small business loan?

The Paycheck Protection Program provides small businesses with funds to pay up to 8 weeks of payroll costs including benefits. Funds can also be used to pay interest on mortgages, rent, and utilities. Funds are provided in the form of loans that will be fully forgiven when used for payroll costs, interest on mortgages, rent, and utilities (due to likely high subscription, at least 75% of the forgiven amount must have been used for payroll). Loan payments will also be deferred for six months. No collateral or personal guarantees are required. Neither the government nor lenders will charge small businesses any fees.

Forgiveness is based on the employer maintaining or quickly rehiring employees and maintaining salary levels. Forgiveness will be reduced if full-time headcount declines, or if salaries and wages decrease. Small businesses with 500 or fewer employees—including nonprofits, veterans organizations, tribal concerns, self-employed individuals, sole proprietorships, and independent contractors—are eligible. Businesses with more than 500 employees are eligible in certain industries.

- [More information about the Paycheck Protection Program \(PDF\)](#)
- [Application form \(PDF\)](#)

How do I apply for small business or self-employment benefits?

Starting April 3, 2020, small businesses and sole proprietorships can apply. Starting April 10, 2020, independent contractors and self-employed individuals can apply. We encourage you to apply as quickly as

you can because there is a funding cap.

You can apply through any existing SBA 7(a) lender or through any federally insured depository institution, federally insured credit union, and Farm Credit System institution that is participating. Other regulated lenders will be available to make these loans once they are approved and enrolled in the program. You should consult with your local lender as to whether it is participating. All loans will have the same terms regardless of lender or borrower. A list of participating lenders as well as additional information and full terms can be found at www.sba.gov.

- [More information about the Paycheck Protection Program \(PDF\)](#)
- [Application form \(PDF\)](#)

How do I provide paid sick and family leave for my employees?

The Families First Coronavirus Response Act (FFCRA), signed by President Trump on March 18, 2020, gives businesses with fewer than 500 employees funds to provide employees with paid sick leave and family and medical leave related to COVID-19.

Eligible employers can receive a credit in the full amount of the qualified sick leave and family leave wages paid for between April 1, 2020, and December 31, 2020.

Employers can be reimbursed immediately by reducing their federal employment tax deposits. If there are insufficient federal employment taxes to cover the amount of the credits, employers may request an accelerated payment from the IRS.

For more detailed information, [please visit the IRS](#).

FAQs courtesy of coronavirus.gov.

4 Tips For CEO Moms Juggling Managing Companies And Children At Home

By Lioness News Desk | COVID-19 Special Edition



Elyse Dickerson, founder and CEO of [Eosera, Inc](#), a majority woman-owned biotech slides to by *Lioness* to talk being a mother and CEO in the midst of COVID-19.

The current work/school from home situation to help stop the spread of the Coronavirus is challenging for all parents.

As a business owner, Dickerson is sharing managing employees at her DFW-based health care company and working from home and guiding her children during this time. Here are four of her tips:

1. Being outside every day is essential. Exercise and sunshine can help relieve the stress from being cooped up inside all day.
2. “It’s important that they see their friends faces,” Dickerson says. “That virtual social interaction is healthy and needed during this time.
3. She mentions that a schedule is vital. It hangs on their refrigerator on weekdays when school and work are a priority. One thing on Dickerson’s schedule for her children is time to allow them to be kids — to play outside (while being distant from others) and Facetime their friends.
4. She adds that one benefit of being quarantined is the quality time spent as a family. Before COVID-19, family dinners were rare due to sporting events, homework, traveling, etc.; but now, she and her family often sit together as a family for dinner every night. They play more board games together, and Dickerson mentions that if there are two parents in the household, tag-teaming the kids is helpful. Considering this time together bonding time and relishing in the simple things help the unfortunate situation.

15 Movies and Shows to Stream With Badass Female Leads

By Lioness Staff | COVID-19 Special Edition



We're all home. We're all stressed. We can all use some good girl power to get us through. Call your girlfriends, get your wine or seltzer and binge some of these awesome movies with badass female leads.

First things first. Here are some apps to use to stream movies with your friends:

1. [Watch2gether](#)
2. [Kast](#)
3. [Gaze](#)
4. [Togethertube](#)

Now that that's out the way, let's get to the films!! In no particular order, here we go:

[NETFLIX](#)

MARIA — A Filipino female assassin quits and fakes her death. Her old boss finds out after she's gotten a family. He tries to kill them. She responds.

SOMEONE GREAT — After a devastating break up on the eve of her cross-country move, Jenny enjoys one last NYC adventure with her two best pals. Someone Great is a romantic comedy about love, loss, growth and the everlasting bond of female friendship.

ALIAS GRACE — In 19th-century Canada, a psychiatrist weighs whether a murderess should be pardoned due to insanity.

NAPPILY EVER AFTER — Violet Jones tired of waiting for her longtime boyfriend to propose, breaks up with him. But old feelings, and heaps of jealousy, no doubt, arise when he promptly begins dating another woman.

FAST COLOR — After years in hiding, a woman is forced to go on the run when her superhuman abilities are discovered. Years after having abandoned her family, the only place she has left to hide is home.

PRIME

HUNTED — Meet Sam. A spy. A hunter. And herself hunted by an enemy more ruthless and determined than any she's ever known.

A SIMPLE FAVOR — Stephanie is a single mother with a parenting vlog who befriends Emily, a secretive upper-class woman who has a child at the same elementary school. When Emily goes missing, Stephanie takes it upon herself to investigate.

PIG HAG — Jodie, a woman in her mid-thirties, struggles with the pressure to find a partner and have children. When she attends a Guns N' Roses concert, she thinks she may have met a potential suitor- until he ghosts on her.

BOMBSHELL — A group of women take on Fox News head [Roger Ailes](#) and the toxic atmosphere he presided over at the network.

HULU

MOLLY'S GAME — The true story of Molly Bloom, an Olympic-class skier who ran the world's most exclusive high-stakes poker game and became an FBI target.

GOOD TROUBLE — A group of women take on Fox News head [Roger Ailes](#) and the toxic atmosphere he presided over at the network.

KILLING EVE — After a series of events, the lives of a security operative and an assassin become inextricably linked.

SHRILL — A woman seeks out ways to change her life without changing her body.

IF BEALE STREET COULD TALK — A young woman embraces her pregnancy while she and her family set out to prove her childhood friend and lover innocent of a crime he didn't commit.

MARGARET ATWOOD — Canadian author and poet [Margaret Atwood](#) discusses her life and work.

TruFund Launches \$5 Million COVID-19 Relief Fund To Support Disadvantaged Minority And Women-Owned Businesses

By Lioness News Desk | COVID-19 Special Edition



TruFund Financial Services, Inc. launched a \$5 million small business emergency relief fund to help curb job loss and permanent business closure as a result of COVID-19. The fund aims to help at least 3,000 disadvantaged firms with loans, grants, resiliency training and one to one business advisory services.

“The economic impact of the novel coronavirus will be unparalleled for all small businesses, but for disadvantaged minority and/or women-owned businesses the adverse impact will be disproportionate,” said James Bason, President & CEO, TruFund Financial Services, Inc. “TruFund is determined to help these disadvantaged business owners and bridge the gap to other available resources. This fund will give thousands of small business owners a fighting chance to maintain operations during this uncertain time.

“The Federal *Coronavirus Aid, Relief, and Economic Security (CARES) Act* provides significant new resources for small businesses; however, some entrepreneurs will have needs beyond what is covered by the federal programs,” said Myla R. Poree, Vice President and Director of Disaster Response & Recovery, TruFund Financial Services, Inc. “TruFund has identified additional areas of need and has developed its relief program to help fill some of these gaps.”

TruFund’s small business COVID-19 relief fund is a follow up to its [Small Business COVID-19 Response Survey](#) launched on March 16, 2020. The fund will include grants up to \$10K (to qualified applicants), no application or closing fees for loans up to \$75K. Loan interest will accrue at 3% and payments may be deferred for 9-12 months. These funds may be used for operating expenses. Businesses started prior to August 2019 located in Alabama, Louisiana, New York, Northern New Jersey and Texas with a demonstrated economic injury from COVID-19 are eligible for assistance.

In addition to financial assistance and emergency loans, borrowers have the opportunity to utilize one-on-one loan application preparation assistance; and receive support in the development of individual resilience action plans. To support business continuity during and after the COVID-19 crisis, TruFund will provide access to a virtual resiliency-focused, cohort-based training program, as well as, virtual resource information sessions.

TruFund's small business COVID-19 relief fund is being launched with funding support from several of the organization's bank, corporate, and philanthropic partners. For more information, please visit [TruFund COVID-19 Response](#).

If you would like to donate to the small business COVID-19 relief fund please go to [Give to Small Business COVID-19 Relief Fund](#).

Free Brainstorming Session For Female Entrepreneurs April 8

By Dawn Leaks | COVID-19 Special Edition



Last week, I challenged you to find creative ways to keep your business rolling during the COVID-19 pandemic.

Tomorrow, April 8 at 2 p. m. EST, I'll be hosting a video chat brainstorming session to help you keep the ideas flowing. It will be an informal session where we come up with ideas for the specific businesses represented in the chat.

We need your energy and your ideas on the chat so make sure you're there! Register [here](#).