

SUB TOPIC	QUESTION	ANSWER	SOURCE OF ANSWER	LINK TO SUPPORTING DOC and/or SOURCE CONTACT INFO
Application	Can you edit an application that has already been submitted?	No, you'll need to re-submit another application. You can't access what was already submitted due to cybersecurity reasons.		
CARES Act	Do we get to include part-time employees, and if so, how do we calculate the wages?	Yes, you get to include part-time employees, and you would calculate their wages just like everybody else and average them out.	Employer's Guide to CARES Act	
CARES Act	How broadly are healthcare benefits defined? Does it include disability?	Only includes healthcare benefits and retirement. Does not include disability plans.	Employer's Guide to CARES Act	
CARES Act	If an employee files for unemployment, does that disqualify an employer from applying for an EIDL or a PPP?	Not sure in regards to the EIDL, but for PPP it doesn't disqualify you.	Employer's Guide to CARES Act	
CARES Act Paid FMLA	Who is required to comply with this	Pretty Much any small business (including sole proprietors) unless they have less than 50employees and get an exemption		
CARES Act Paid FMLA	Who is required to comply with this	Pretty Much any small business (including sole proprietors) unless they have less than 50employees and get an exemption		
Employee Info	What if an employee chose not to work due to their concern about the virus?	If the employee is healthy, has no underlying medical conditions, and their doctor has given no reason for the employee to stay home, then they would not qualify. If they have an underlying condition, and their doctor says that they should not be going to work, then that employee would qualify for 80 hours of paid leave under the FMLA.	Employer's Guide to CARES Act	
FFCRA	When does the Family First Coronavirus Response Act take effect? What is the first day of wages covered?	April 1, 2020. Note that the Family First act requires the EMPLOYER to pay for leave, with credits to pay the employer back. This is a different program from the SBA funding options.	SBA webinar	Here's a link for more information: <a href="https://www.dol.gov/newsroom/releases/whd/whd20200324">https://www.dol.gov/newsroom/releases/whd/whd20200324</a>
FMLA and FFCRA	Is a business required to pay FMLA under the Family First Act if business is not subject to FMLA as written previously? (Business does not have more than 50 employees in 75 mile radius)	Even though a business is not subject to the "normal" FMLA rules, they will be required to follow the FMLA requirements per the Family First Act. Businesses under 50 employees can request a hardship exception, but with a reimbursement and other funding sources, such as the \$10,000 advance for the EIDL loan, it might be a good deal for employers and their employees.	SBA webinar	
N/A	"Can an employer qualify for both the Economic Injury Disaster Loan and the PPP loan?"	Yes.		
N/A	What's the difference between furloughing an employee versus laying them off?	According to SHRM (The Society for Human Resource Management), the terms layoff, furlough and reduction in force (RIF) are often used interchangeably. In the context of our presentation, we say furlough to mean a temporary situation where you reduce the hours that your employees can work, even to zero, with the anticipation that you will be able to bring them back to normal hours sometime in the future. This temporary action may allow you and the employees to be eligible for certain relief from the impact of the COVID-19 crisis.	Employer's Guide to COVID19 webinar	
N/A	Where do you designate furlough or layoff?	These terms would be used when describing the action you took regarding your employees' work status. This may be in the form of a narrative provided when applying for relief, or may be a check box.	Employer's Guide to COVID19 webinar	
N/A	If you have a KS business with an employee who works remotely from another state, can you still utilize the Shared Work Program?	The KS Dept. of Labor Employer Handbook states that the "state of jurisdiction" is the state where the employee does most of the work. Meaning, they will need to file in the state where they mostly work.	Employer's Guide to COVID19 webinar	Here's a link to the handbook: <a href="https://www.dol.ks.gov/docs/default-source/publications/2017-employer-handbook-(rev-7-17).pdf?sfvrsn=eb11b61f_4">https://www.dol.ks.gov/docs/default-source/publications/2017-employer-handbook-(rev-7-17).pdf?sfvrsn=eb11b61f_4</a>
PPP	Are non-profits, including religious entities, qualified to apply for the PPP?	Yes, if you're a 501(c)3, you should also be covered.	Employer's Guide to CARES Act	
SBA DISASTER LOAN (EIDL) w/ \$10k ADVANCE	Can you edit an application that has already been submitted?	No, you'll need to re-submit another application. You can't access what was already submitted due to cybersecurity reasons.		
SBA DISASTER LOAN (EIDL) w/ \$10k ADVANCE	"If we filed an application last week do we have to re- apply with the new form?"	You can. It may improve the time it takes to process the loan application. Applying with this new online questionnaire is also the way to ask for the \$10k Advance.		
SBA DISASTER LOAN (EIDL) w/ \$10k ADVANCE	"I am getting queries from clients re: the Personal Financial Statements. I have a husband and wife team that are listed as partners, so it looks like they need two? Can clients submit more than one? And another client wants to submit them without the other owner(s) seeing their finances. How would an applicant send in additional documents after the initial application submission?"	The Personal Financial Statement is to be completed by "each owner of 20% or more of the equity of the Applicant (including the assets of the owner's spouse and any minor children)". So, a husband-wife team would combine their info (assets/liabilities) on one form. Other partners would complete a separate one.		
SBA DISASTER LOAN (EIDL) w/ \$10k ADVANCE	For technical questions, do we refer the applicant to the local SBDC office?	Yes, or SBA's Customer Service Center at 800-659-2955 (800-877-8339 for the deaf and hard-of-hearing) or by sending an email to <a href="mailto:disastercustomerservice@sba.gov">disastercustomerservice@sba.gov</a>		

Shared Work unemployment benefit	Does the Shared Work unemployment benefit get charged back to your business unemployment account?	Under normal times the Shared Work Program would effect your Experience Rating. However, I think the question is whether Unemployment Insurance will affect your Experience Rating during the COVID-19 crisis. No answer was found in the available information.	Employer's Guide to COVID19 webinar	
Shared Work unemployment benefit	If you have a KS business with an employee who works remotely from another state, can you still utilize the Shared Work Program?	The KS Dept. of Labor Employer Handbook states that the "state of jurisdiction" is the state where the employee does most of the work. Meaning, they will need to file in the state where they mostly work.	Employer's Guide to COVID19 webinar	Here's a link to the handbook: <a href="https://www.dol.ks.gov/docs/default-source/publications/2017-employer-handbook-(rev-7-17).pdf?sfvrsn=eb11b61f_4">https://www.dol.ks.gov/docs/default-source/publications/2017-employer-handbook-(rev-7-17).pdf?sfvrsn=eb11b61f_4</a>
Unemployment/ Furloughing of Staff	What's the difference between furloughing an employee versus laying them off?	According to SHRM (The Society for Human Resource Management), the terms layoff, furlough and reduction in force (RIF) are often used interchangeably. In the context of our presentation, we say furlough to mean a temporary situation where you reduce the hours that your employees can work, even to zero, with the anticipation that you will be able to bring them back to normal hours sometime in the future. This temporary action may allow you and the employees to be eligible for certain relief from the impact of the COVID-19 crisis.	Employer's Guide to COVID19 webinar	
FFCRA (Families First Coronavirus Response Act)	What is the effective date of the Families First Coronavirus Response Act (FFCRA), which includes the Emergency Paid Sick Leave Act and the Emergency Family and Medical Leave Expansion Act?	The FFCRA's paid leave provisions are effective on April 1, 2020, and apply to leave taken between April 1, 2020, and December 31, 2020. This is a different program from the SBA Funding Options and will include credits to help pay the employer back for the costs of this provision.	U.S. Dept of Labor	<a href="https://www.dol.gov/agencies/whd/pandemic/ffcra-questions">https://www.dol.gov/agencies/whd/pandemic/ffcra-questions</a>
FMLA and FFCRA	"Is a business required to pay FMLA under the Family First Act if business is not subject to FMLA as written previously? (Business does not have more than 50 employees in 75 mile radius)"	Even though a business is not subject to the "normal" FMLA rules, they will be required to follow the FMLA requirements per the Family First Act. Businesses under 50 employees can request a hardship exception, but with a reimbursement and other funding sources, such as the \$10,000 advance for the EIDL loan, it might be a good deal for employers and their employees.	SBA webinar	
FMLA (Family Medical Leave Act)	Which employees are eligible to take FMLA leave?	Employees are eligible to take FMLA leave if they work for a covered employer and: -have worked for their employer for at least 12 months; -have at least 1,250 hours of service over the previous 12 months; and -work at a location where at least 50 employees are employed by the employer within 75 miles.	U.S. Dept of Labor	<a href="https://www.dol.gov/agencies/whd/pandemic/ffcra-questions">https://www.dol.gov/agencies/whd/pandemic/ffcra-questions</a>
Unemployment/ Furloughing of Staff	Where do you designate furlough or layoff?	These terms would be used when describing the action you took regarding your employees' work status. This may be in the form of a narrative provided when applying for relief, or may be a check box.	Employer's Guide to COVID19 webinar	
FFCRA	As an employee, how much will I be paid while taking paid sick leave or expanded family and medical leave under the FFCRA?	leave because you (1) are subject to a Federal, State, or local quarantine or isolation order related to COVID-19; (2) have been advised by a health care provider to self-quarantine due to concerns related to COVID-19; or (3) are experiencing symptoms of COVID-19 and are seeking medical diagnosis, you will receive for each applicable hour the greater of: your regular rate of pay; the federal minimum wage in effect under the FLSA; or the applicable State or local minimum wage. View the KDOL link to	U.S. Dept of Labor	<a href="https://www.dol.gov/agencies/whd/pandemic/ffcra-questions">https://www.dol.gov/agencies/whd/pandemic/ffcra-questions</a>
FFCRA	If I am home with my child because his or her school or place of care is closed, or child care provider is unavailable, do I get paid sick leave, expanded family and medical leave, or both—how do they interact?	You may be eligible for both types of leave, but only for a total of twelve weeks of paid leave. You may take both paid sick leave and expanded family and medical leave to care for your child whose school or place of care is closed, or child care provider is unavailable, due to COVID-19 related reasons. The Emergency Paid Sick Leave Act provides for an initial two weeks of paid leave. This period thus covers the first ten workdays of expanded family and medical leave, which are otherwise unpaid under	U.S. Dept of Labor	<a href="https://www.dol.gov/agencies/whd/pandemic/ffcra-questions">https://www.dol.gov/agencies/whd/pandemic/ffcra-questions</a>
FFCRA	Can my employer deny me paid sick leave if my employer gave me paid leave for a reason identified in the Emergency Paid Sick Leave Act prior to the Act going into effect?	No. The Emergency Paid Sick Leave Act imposes a new leave requirement on employers that is effective beginning on April 1, 2020.	U.S. Dept of Labor	<a href="https://www.dol.gov/agencies/whd/pandemic/ffcra-questions">https://www.dol.gov/agencies/whd/pandemic/ffcra-questions</a>