

Massage Therapists! Help is available for you during the COVID-19 pandemic. Ethically speaking, none of us should be doing massage right now, and if you're in a state (like Michigan) that has ordered a shutdown of non-essential businesses, then you're legally prohibited from doing massage at this time.

Help is available. Please reference the table below:

<u>WHAT IS AVAILABLE</u>	<u>WHAT YOU NEED TO QUALIFY</u>
<p>One-time check through CARES (Coronavirus Aid, Relief and Economic Securities Act)*</p> <p>*Passed 3/27/2020</p>	<p>Earnings must have been \$75,000 or less if you filed your tax return as an individual (\$150,000 or less if married, filing jointly) annually. Payment is expected to be \$1,200 per individual, and \$500 per child, per household.</p> <p>Proof of income is based on your Federal Income Tax return, 2018 or 2019 (if you've already filed). Funds will be deposited electronically to your bank account if this information has already been provided to the IRS, otherwise expect a paper check in the mail.</p>
<p>Unemployment benefits</p>	<p>If you were an employee (had taxes, FICA, and Social Security taken out of your paycheck by the company you worked for) you will likely qualify under the expanded benefits, even if you were part-time. If this is you, it is recommended you apply for benefits.</p> <p>Applying online is recommended. If you are applying for unemployment in Michigan and are having difficulty doing so on online, it is recommended to apply during off-peak hours, between 8PM and 8AM.</p> <p>Also under the CARES Act, unemployment insurance benefits will temporarily be available to “an eligible self-employed individual”...“an individual who regularly carries on any trade or business” which, under IRS definitions, would cover a large proportion of massage therapists. Although the language is somewhat vague, the best advice at this time is to apply to see if you qualify.</p> <p>Links for information in Michigan are provided below.</p>
<p>Small Business Loans</p>	<p>Many counties, cities, and states are offering local help to businesses during this time. Low-interest loans may be available, as well as loans with long-term payment options, some up to 30 years.</p> <p>Also, CARES (the act currently awaiting passage by the U.S. House) has appropriated funds to guarantee small business loans.</p> <p>Information about these is available in the links at the end of this page.</p>

UNEMPLOYMENT BENEFITS

Because most Irene's Alumni are in Michigan, the links for Michigan's resources are included here:

General Information about the Unemployment Insurance Program:

<https://www.michigan.gov/uia>

Fact Sheet for Unemployment Benefits:

https://www.michigan.gov/documents/uia/160 - Claiming UI Benefit In Michigan - Jan2014 444213 7.pdf?utm_medium=email&utm_source=govdelivery

To file a UI claim online:

https://www.michigan.gov/uia/0,1607,7-118-52610_52650-207424--,00.html

To file a claim by telephone number:

<https://www.michigan.gov/uia/0,4680,7-118-52610-207602--,00.html>

Michigan is providing ongoing updates on Unemployment Insurance changes related to COVID-19 here:

<https://www.michigan.gov/coronavirus>

For those living outside of Michigan and wanting to find out information on your state's unemployment benefits, use the lookup on this site:

<https://www.careeronestop.org/LocalHelp/UnemploymentBenefits/find-unemployment-benefits.aspx?location=IL&keyword=&persist=true&ajax=0>

SMALL BUSINESS ASSISTANCE INFORMATION

Federal Disaster Loan Assistance information

<https://disasterloan.sba.gov/ela/>

Finding local assistance

<https://www.sba.gov/local-assistance/find/?type=Small%20Business%20Development%20Center&pageNumber=1>