

EMERGENCY FINANCIAL ASSISTANCE FOR CHILD CARE PROVIDERS

Program Name	Licensed Family Child Care	Licensed Child Care Center	Nonprofit Child Care Programs (Licensed or Legal Non-Licensed)	Must Remain Open During Emergency Declaration?	Details	Where do I apply	Additional Information
Federal Small Business Administration (SBA) Economic Injury Disaster Loan (EIDL) and Emergency Grant	Yes	Yes	Yes	No	Loans Up to \$2 million with first payment deferred for 12 months. Emergency Grant of \$1,000 per employee up to \$10,000.	Directly with the Small Business Administration. More information, including documents needed to apply can be found here .	Website Child Care Aware Resource Email: disastercustomerservice@sba.gov Phone: 1-800-659-2955 (TTY: 1-800-877-8339)
Federal SBA Paycheck Protection Program (PPP) On June 5 law changes to the PPP were made. These include the covered period extended from 8 weeks to 24, the loan term changed from 2 years to 5 years, and the minimum amount for forgivability for payroll was lowered from 75% to 60%.	Yes	Yes	Yes	No. Must remain paying employees with PPP funds to receive 100% forgiveness	Forgivable loans up to 2.5x monthly payroll, including for business owner, or \$10 million. Loans are forgivable for certain operational expenses paid for in first 24-weeks after taking loan out. Unforgiven portions of the loan will have 1% interest rate, be deferred 12 months and have 5-year term.	With a local participating lender.	Website Resources (<i>may not be updated for recent program changes</i>) Child Care Aware Resource NAEYC Information on PPP for Child Care Providers Phone: 1-800-659-2955 (TTY: 1-800-87-7-8339)
SBA Resource Partners	Yes	Yes	Yes	No	Available to help with no-cost, one-to-one business supports for COVID 19 business counseling.	Contact your local SBA Resource Partner.	Website Phone: 1-800-659-2955 (TTY: 1-800-877-8339)

Program Name	Licensed Family Child Care	Licensed Child Care Center	Nonprofit Child Care Programs (Licensed or Legal Non-Licensed)	Must Remain Open During Emergency Declaration?	Details	Where do I apply	Additional Information
IRS Employee Retention Credit	No	Yes	Yes	No	Program cannot be used if you are receiving a PPP loan.	Directly with the IRS.	Website
IRS Delay of Payment of Employer Payroll Taxes	No	Yes	Yes	No	Program cannot be used if you are receiving a PPP loan.	Directly with the IRS.	Website
Pandemic Unemployment Assistance (PUA) Program	Yes	Yes	Yes	No. Must have lost employment, in whole or part, for reasons related to COVID 19. Those working 32 hours in a week or more are not eligible for benefits in that week.	Family child care providers may qualify as a self-employed business owner whose primary source of income is the business they directly operate. Information on working while collecting benefits can be found here .	State UI office. Personal financial support for Family Child Care Providers Personal financial support for Child Care Center Employees	Website: uimn.org Information on applying for self-employed Phone: (refer to this information before calling) Twin Cities: 612-296-3644; Greater MN: 1-877-898-9090; TTY: 1-866-814-1252
Minnesota Peacetime Emergency Child Care Grants	Yes, if license in good standing.	Yes, if license in good standing.	Depends on type of license.	Yes	For child care providers that remain open and serving children of essential workers. First round applications have been awarded. Second Round applications will be available May 5.	With Child Care Aware of Minnesota.	Website with FAQ and application. Email: EmergencyGrants@childcareawaremn.org Phone: 651-290-9704

Additional Financial Resources for Child Care Providers

[First Children's Finance COVID-19 Business Resources](#)

[Child Care Aware of America: Types of Cash Help for Providers and Child Care Resource & Referral agencies During the Coronavirus](#)

[Pandemic](#) – Provides an overview and support specific to child care providers regarding understanding eligibility and how to apply for several of the federal resources listed in the matrix above.

[Minnesota Chamber of Commerce COVID-19 Business Toolkit](#)

[Think Small](#) – Think Small was offering \$1,000 grants to Licensed Family Child Care providers in the 7-County Metro Area; however, they are no longer accepting application as of April 23. Please refer to [their website](#) for more information and additional resources.

[Minnesota Initiative Foundations](#) – The six Minnesota Initiative Foundations created an Emergency Child Care Grant Program to provide financial assistance to licensed child care providers in Greater Minnesota. The funds are currently exhausted, but the regional foundations have resources for child care businesses.

[Personal Financial Supports for Family Child Care Providers](#)

[Personal Financial Supports for Child Care Workers](#)

Nonprofit Child Care Providers

- [Otto Bremer Trust Emergency Fund](#)
- [Minnesota Council of Nonprofit COVID-19 Resources](#)