**Hello Client (insert name),**

Thanks for taking my call. I am reaching out to check in and help answer any questions you have regarding the recently passed Coronavirus Aid, Relief, and Economic Stability (CARES) Act, or stimulus bill. As a valued OneDigital client, we want to offer you guidance that can help blunt the crisis’ impact and enable your organization to emerge stronger.

* First, let me explain a little more about the CARES Act (aka Stimulus package)?
	+ The CARES Act is a $2 trillion stimulus package, combined of tax provisions, emergency business lending, and other measures to help businesses reeling from the outbreak of the Coronavirus.
* Second, a large portion of this bill targets small businesses like YOU. Here is how:
	+ The bill has provisions to support small business, those with less than 500 employees, via loans and credits. The **Paycheck Protection Program** portion of the bill offers up to 2.5x months average payroll (capped at $100k per employee) up to $10M. The money can be used for payroll and other business expenses. Even better, these loans will be forgiven for employers who retain employees (or rehire those already laid off or furloughed).
* What do you need to qualify?
	+ You will need to provide recent federal income tax returns, personal financial statement, and schedule of liabilities listing all fixed debt. In addition, applicants must make a **good-faith certification** that the funds it receives will be used to retain at least 90 percent of the recipient’s workforce, at full compensation and benefits, until September 30, 2020.
* Where to go apply:
	+ These funds, which are 100% guaranteed by the US Government, can be accessed through local banks and credit unions who are approved SBA lenders. These funds will not last long, speak to your local bank or lending institution **immediately** to begin the process of accessing these SBA loans.

For more information on how the stimulus package will help businesses weather the storm, register for the April 2nd COVID-19 Employer Advisory Session: CARES Act Top Ten: Your FAQs Answered, where OneDigital’s Executive Leadership will share key next steps employers can take to make the most of this economic lifeline.

Thank you for your time today and for being a loyal OneDigital client!

[Close call – Hang Up]