Covid–19 Financial Relief Resources for business owners

50 Financial Relief Resources for your home & business

BY SHANNA SKIDMORE





It's official. Covid-19 is currently topping the charts of my google search box. These past few weeks have been a whirlwind often leaving me swinging precariously on a pendulum from panic to peace, fear to faith. As many of us have jokingly (or not so jokingly) *panicked* over the toilet paper shortage... what's less visible on social media are the late night kitchen table talks by families all over the world wondering *"how are we going to financially survive this?"*

This crisis stretches beyond *my chai tea mix currently out of stock at every grocery store in our town* (insert heavy sigh + teenager style eye roll) as well as the very real concern for my 87 year old grandmother who lives alone. I think it's safe to say we are all afraid in one way or another.

For every small business owner cash flow is the name of the game... *always.* We need more cash coming in each month than cash going out (or atleast breakeven!). During times of financial crisis cash flow gets tight (or non-existent) which threatens our ability to survive.

This guide contains 50 financial relief resources to hopefully reduce your financial burden and free up your cash flow as much as possible. If there is anything else I can do to help during this time, I'm just a DM away (@shannaskidmore).

Stay Safe. Stay Well. Stay Home!

All my love, Shanna

A Quick Hello

How to Use this Guide

Inside this guide you'll find links to over fifty financial relief resources for home & business. This is by no means an exhaustive list. Many small business owners are offering free content and other free resources to encourage you in this time! I've tried to hit the big ones inside this guide!

All buttons and underlined words are clickable and will lead you directly to the best information I could find regarding that specific resource. Please note these are *not* affiliate links (and if they are it's totally by mistake!).

I hope this guide is a trusted resource during this uncertain time. I hope you know how much I am cheering you on. I hope you know... you can do this.

For Your Business

During times of financial crisis cash flow gets tight (or non-existent) which threatens the survivability of many small businesses. The following companies are offering financial relief options on the products and services we use to run our business! I hope these resources help reduce some of that financial strain.

for your business

01	Adobe Creative Cloud		
	Adobe is Giving Everyone 2 Months of Free Creative Cloud		
	Get Two Months Free		
02	ShowIt		
	For current Showit subscribers who have been most impacted, Showit wants to provide the next 60 days of your subscription for free, in order to help you get back		
	on your feet. Apply for Relief		
03	Dubsado		
	I was told Dubsado is offering two months free. I could not find details, but if you use Dubsado it's worth reaching out to their customer support team to ask!		
	Chat with Customer Support		
04	Loom		
	Screen & video recording software has updated plans until July 1, 2020. All free plans now have no recording limits.		
	Try Loom for Free!		
05	GSuite		
	As more employees, educators, and students work remotely in response to the spread of COVID-19, GSuite is offering free access to their advanced Hangouts Meet video-conferencing capabilities.		
	Video Conferencing for Free		
06	Akimbo by Seth Godin		

A virtual coworking space for people who would rather not work alone.

Free Virtual Co-Working Space

for your business

For every small business owner cash flow is the name of the game...*always*. We need more cash coming in each month than cash going out (or atleast breakeven!). During times of financial crisis cash flow gets tight (or non-existent) which threatens our ability to survive. Each of these companies are offering financial relief on products and services to help reduce the financial stress many businesses are experiencing due to the covid-19 pandemic.

Additional Offers available from : <u>Survey Monkey</u> & Many Others

Thank you for your generosity



Health & Wellness

Is your gym closed? Here are some free or discounted workouts to do at home! From HIIT to yoga to Pilates, gyms and fitness studios are offering free or discounted workouts you can stream at home!

Health & Wellness

01	Beach Body On Demand		
	Stream Online Classes with a 14-day free trial		
		14-day Free Trial	
02	Peloton		
	90 day streaming access free through Peloton app		
		Free for 90 days	
03	Creative Live		
	Offering a selection of Health & Wellness classes to stream for free		
		Free Online Classes	
04	Core Power Yoga		
	Free Yoga Classes available for online streaming		
		Free Yoga Classes	
05	ObéFitness		
	Live Fitness classes with a 30-day free trial		
		USE CODE "athome"	
06	HeadSpace		
	Online Meditation App offering memberships & medi	tations for free	

Free Meditations Online

Health & Wellness

Health & Fitness are often the first things to go when my schedule gets busy. I'm sure you can relate! Hopefully during this time at home we find ourselves with more *time* than we are used to having! I've been incorporating a 30-minute online video into my morning routine and it's been a great practice of self-care both physically and mentally. Staying well and managing stress are always important, but especially at a time when our immune systems are vulnerable. I hope you can utilize these health & wellness resources. There are so many companies stepping up and offering their services at this time.

Additional Offers available from : <u>Fitness Blender</u>, <u>Down Dog App</u>, <u>Daily Burn</u>, <u>Fhitting Room</u> on Demand, Talk Space & many more.



Thank you for your generosity

Education

For you or for the kiddos under your feet! If you're looking for some education to keep your brain and the littles fueled with quality learning, these amazing companies are offering books, courses, educational activites and more for free!

Education

01	Other Goose			
	Homeschool curriculum for kids ages 2-7 created by my friend Erin Loechner. Absolutely free charter-school approved curriculum available for three weeks.			
	Get Three Weeks Free			
02	Skillshare			
	Two Month memberships available for free for students			
	Students Access for Free			
03	Brit & Co			
	Stay Creative: All Brit + Co Online Classes Are Free Through 3/31!			
	All Classes Free until 3/31			
04	Scribd			
	Enjoy an unlimited* number of books, audiobooks, magazines, and more. Offering 30 days for free.			
	Free for 30 Days			
05	Audible			
	For as long as schools are closed, Audible is open. Starting today, kids everywhere can instantly stream an incredible collection of stories, including titles across six differ-ent languages, that will help them continue dreaming, learning, and just being kids.			
	Stream for Free!			
06	450 Courses from Ivy League Schools			

Here are 450 Ivy League courses you can take online right now for free.

Free through Class Central

Education

We're all stuck indoors, some of us more used to that than others! You may have littles at home in need of some extra entertainment, or you've found yourself in need of something more educational than a day of netflix binge watching! These education resources are being generously offered from some incredible providers suitable for kiddos and/or adults in a variety of topics. Get curious and learn something new!

Thank you for your generosity



Additional Resources

Grants, Loans, Government agencies, banking institutions and random good-to-know tips, tricks & survival resources! Let's finish this resource list on the strong side! You've got this friend, never give up.

Grants & Loans

SBA Economic Injury Disaster Relief Loans 01 The SBA will work directly with state Governors to provide targeted, low-interest loans to small businesses and non-profits that have been severely impacted by the Coronavirus (COVID-19). The loan program provides small businesses with working capital loans of up to \$2 million that can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing. **General Small Business Association Loan** 02 The SBA helps small businesses get loans. The SBA works with lenders to provide loans to small businesses. The SBA reduces risk for lenders and makes it easier for them to access capital. That makes it easier for small businesses to get loans. The Creator Fund from Convertkit 03 ConvertKit has established a \$150,000 fund to help creators in need during the COVID-19 pandemic. The Fund provides financial assistance to active creators who are experiencing financial hardship due to COVID-19. If you have medical, childcare, housing, or grocery needs, please apply for assistance. **Facebook Small Business Grant Program** 04 From Facebook: "We know that your business may be experiencing disruptions resulting from the global outbreak of COVID-19. We've heard that a little financial support can go a long way, so we are offering \$100M in cash grants and ad credits to help during this challenging time." **United States \$2T Stimulus Bill** 05 As Washington lawmakers push through a \$2 trillion stimulus bill, many Americans can expect to receive checks of up to \$1,200 for individuals and \$2,400 for married couples. How much you receive varies based on your marital status and adjusted gross income.

Banking Institutions

Many major banks are offering financial relief for Americans affected by the current health crisis. If your bank or financial institution is not listed, you should still reach out directly to ask about what assistance it can provide.

Ally Bank Bank of America Capital One JP Morgan Chase Citi Bank Fifth Third Bank Goldman Sachs (Apple Card) Huntington Bank PNC U.S. Bank Wells Fargo Discover Card and many more

Click here to Learn More

Specialty

<u>Honeybook</u> : offering a free trial

<u>Narrative</u>: app for blogging offering two months free with code "2monthsfree"

<u>Cloudspot</u> gallery hosting service is providing 50% off for two months (must reach out to customer support

<u>Pixieset</u> is free for two months (must email customer support)

<u>The Knot/Wedding Wire</u> is offering 1–2 months free.

General Tips

I've have others share that their **credit card company** waived their annual card fee and even that **auto insurers** are willing to reduce auto premiums while drivers are staying at home! My Advice: Reach out to customer support and ask!

Good-to-know

Some additional government level relief includes: Filing Deadline for Federal Tax returns postponed to July 15th, 1st Quarter Estimates (typically due April 15th) postponed to July 15th, Student loan payment defferal for a year, and paid sick leave policies for employees. If you're an employee ask about remote work, sick & family leave, as well as unemployment benefits if you've been laid off.

Click here to Learn More

Looking for Work?

Instacart: hiring 300k new employees

Amazon: hiring 100k new employees

Walmart: hiring 150k new employees

Additional Articles

Forbes <u>Honeybook</u>

May you approach this season with gratitude and a deeply rooted hope that everyday will teach you something that is an integral part of your growth.

Morgan Harper Nichols



hold up, wait!

Before You Go

I have something else up my sleeve!

Stick around! I am working on two more amazing resources to help during these uncertain financial times! I had a lot of you ask about tips for debt management, how to pay yourself with fluctuating income or uncertain income, cash flow management, how to survive financial crisis and how to crisis-proof your finances for the future.

While these new resources aren't quite ready ... check out the next page to learn more & how to add your name to the waiting list!





The Cash Flow Blueprint ebook



tive 90-Minute Online Seminar

add your name + email using the link below to be notified.

Please Notify Me!

SHANNA SKIDMORE

SHARING IS CARING!

This collection of financial relief resources brought to you by Shanna Skidmore. Please feel free to share this guide with your business owner friends or anyone facing financial hardship in this season. *This too shall pass*.