



## SATW COVID-19 FAQs

### **Will we still have our convention in Milwaukee?**

It is our hope that travel will begin to rebound by October, and that our meeting can be one of the first chances to gather. We speak regularly with our hosts in Milwaukee, and right now we are planning to meet Oct. 11-15. We will continue to monitor developments. Meanwhile, we're still taking registration, and cancellations up until July 31, 2020 will not be assessed a fee. Registration is here: <https://satw.org/2020-convention-milwaukee/>

### **How is SATW helping members?**

We continue to run professional development seminars, helping members stay on top of our ever-shifting industry. We also, thanks to support from the Western Chapter, have sessions from previous conventions posted for viewing on our website. <https://satw.org/members-only-professional-development/>

We soon will begin weekly Virtual Hangouts where we can share a cup of coffee, see friendly faces and share best practices. We'll try to give each one a loose topic. On April 7 we will have a hangout for Associates to share results from the recent survey. On April 14, we will have a hangout for Actives. And our Facebook page offers a chance to ask for advice, and share with fellow members.

We also are keeping members up to date on the benefits available to them.

### **Are freelancers eligible for unemployment?**

*For US citizens:*

Under the [Coronavirus Aid, Relief, and Economic Security \(CARES\) Act](#) signed into law on March 27, freelancers and independent contractors are for the first time eligible to collect unemployment. Members must apply through their state's employment office, and since this is a new program, it's expected to take at least a few days if not weeks for state offices to work out details.

These payments can be quite substantial. Applicants can receive \$600 per week for up to four months, along with payments from their state for a maximum of 39 weeks. Since independent contractors and freelancers don't get a regular paycheck, previous tax returns will be used to confirm your typical income. If you expect your income in 2019 will be lower than it was in 2018, it may make sense to delay filing your 2019 return. (The filing deadline has been moved to July 15.)

*For Canadian citizens:*

Applications will open on April 6. To be eligible to receive the Canada Emergency Response Benefit (CERB) from Service Canada, the following must apply:

- You must reside in Canada
- You are 15 years of age or older at the time of application
- You have stopped or will stop working for reasons related to covid-19, or because you are unable to work due to illness, or because you lost your employment for other reasons beyond your control; and
- If you are submitting for your first benefit period, that you have stopped or will stop working for at least 14 consecutive days within the 4 week benefit period; or



- If you are filing for a subsequent benefit period, you did not receive any employment or self employment income for the period for which you previously claimed the benefit and do not expect to receive any employment or self employment income in the 4 week benefit period
- You have not quit your job voluntarily
- You are not receiving nor have you applied for the CERB from the Canada Revenue Agency nor are you receiving Employment Insurance benefits for the same benefit period
- You have earned a minimum of \$5,000 in income within the last 12 months or in the 2019 calendar year from one or more of the following sources:
  - Employment income
  - Self-employment income

Important! If you are not normally eligible for Employment Insurance, please register for your CRA My Account and direct deposit in advance of the application launch.

For more information, please go to the [federal government website](#).

[Apply for Canada Emergency Response Benefit \(CERB\) with CRA - Canada.ca](#)

### **Can I get a government loan or grant to keep my business afloat?**

Some SATW members may be eligible for forgivable loans from the Small Business Administration's Paycheck Protection Program. They will be of most help to members who own small businesses, covering payroll costs, and insurance premiums, along with rent, and utilities. They may also be of use to the self-employed, particularly those that rent outside offices. We are checking for more details on how independent contractors might be able to use these loans, and will be updating. But for the most part, self-employed would likely derive the greater benefit from collecting unemployment now that it's an option

The loans require no collateral or personal guarantee, and can be repaid over 10 years. Most significantly, the portion covering payroll, mortgage, rent, or utility expenses from Feb. 15 to June 30, can be forgiven. Find a quick overview, look [here](#). Visit [SBA.gov](#) for more info. Click [here](#) for more information on The Paycheck Protection Program.

### **How is SATW's financial position?**

We are on far more solid ground than in the past, and even with the stock market decline, we are on stable footing. We have already cut some expenses and are looking for additional opportunities to reduce expenses should that become necessary.

### **Will SATW hold elections this year on the regular schedule?**

The answer is yes. We have seen great interest from potential candidates. The board will meet soon to approve the slate.

### **Will requalification continue on schedule?**

There are pros and cons to requalification at this time. The pro side is that members can use points from 2019 work to qualify, giving them a three-year window to regain their footing after this crisis. The negative is that asking people to requalify at this time feels incongruous. If we do proceed, there will be exceptions related to this crisis, especially for those who may have lost jobs. We'd love to hear your thoughts.



**Will SATW reduce membership fees in 2021?**

It's too early to making those kinds of decisions. We have a legal fiscal responsibility to the Society as an entity that we must fulfill, but we are considering various support options for our members and will continue to monitor the situation as it progresses.