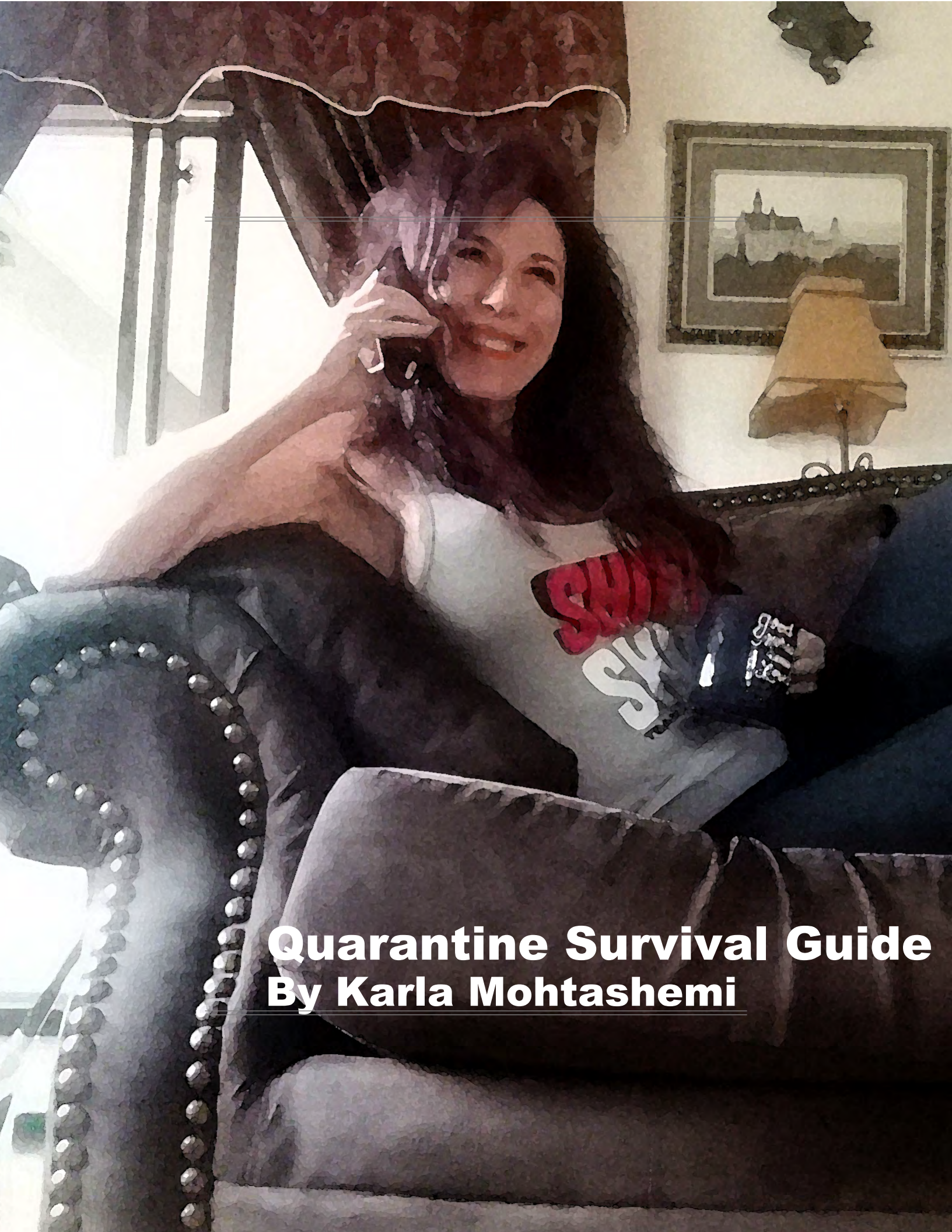




Quarantine Survival Guide

By Karla Mohtashemi

Don't worry, my friends, we may have to practice social distancing, but we do not have to go through this alone. Thank you for trusting me to help you. We, at Healthitude LLC, never sell or exploit e-mails. Ever!

This is what I have prepared for you in this guide.

- * Access to some of my go-to workouts for the adults
- * Access to our kids workouts
- * Quick & easy recipes that are family friendly
- * My go-to motivational YouTube video and shopping portals
- * My unwavering support for YOU as we work to find our “new normal”
- * Some ideas for your time at home
- * What I'm doing to help my family, economically, during this pivotal moment in history
- * Access to our new Healthitude Live group, which will be full of classes and events you can do online
- * Access to our community page on Facebook

Feel free to share this with others. I only ask that you send them to me through the e-mail portal page on our website. This is our business, so it is always nice that if you feel you can see yourself working with either Kat or myself, you will connect and purchase workouts, classes, products or nutrition from our team. Connect with me through Facebook, Instagram, Twitter or Youtube!

Lastly, before we get into the meat of this guide, please be sure you note that we have fun, free biz links on the page where you signed up, and a database of all of the financial aid we've found during this crisis. That portal page will be updated often, so go back to check it out, whenever you need. And if you have a business you would like us to support, please e-mail me.

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Karla's favorites for Shopping and Inspiration

Income producing Opportunities

Information for the CARES act

Much love,
Karla xo



Resources for Adults

11 Sample Workouts

You will be prompted to create an account. This is completely free and requires NO credit card information.

CLICK EACH BLACK BOX BELOW TO PLAY THE WORKOUT!!

Then click the workout that says sample in the title. A sign up pop up will appear for your free account.

MORNING MELTDOWN 100

Torch calories with high-intensity cardio and resistance training, while a live DJ turns up the energy as you burn off pounds. Your goal: complete 100 workouts and unlock the best version of you.

TRANSFORM 20

Transform :20 is a high-intensity, six-week workout and nutrition program that will help transform your body and mind in just 20 minutes a day.

LIIFT 4

LIIFT4 combines heavy lifting and intense cardio to transform your body in 4 days a week. And with 32 unique, real-time workouts, you'll never get bored, because you'll never do the same one twice.

10 ROUNDS

This sweat-drenching boxing program delivers a maximum cardio burn by combining technique, repetition, and intensity for an incredible TOTAL-body workout.

MES DE MAS (SPANISH)

Get a great workout AND practice your Spanish with Beachbody's first ever Spanish program! Combo cardio and strength training moves are great for any beginner to get into a daily routine of exercise and get great results!

21 DAY FIX REAL TIME

Get a major calorie burn, tone your muscles, and lose up to 15 pounds in 21 days with a different 30-minute real-time workout every day. Build on the moves weekly to get total-body results, faster.

21 DAY FIX EXTREME REAL TIME

21 Day Fix EXTREME Real Time helps you get serious results in 21 days with portion control and intense 30-minute workouts that progress from week to week for faster results.

6 WEEKS OF THE WORK

Leave your excuses at the door. For six intense weeks, you'll take on relentless functional training to help you gain muscle, drop body fat, and achieve results you've never experienced before.

BARRE BLEND

Create a lean, toned physique through a fun fusion of ballet barre, Pilates, and cardio interval training. Feel the burn as you sweat, stretch, and strengthen to energize your entire body.

SHAUN T'S EXCLUSIVE

These effective and fun workouts give you a taste of the programs available from Shaun T. Whether you're just ramping up or digging deeper, Shaun will inspire you to work your entire body.

CLEAN WEEK

Clean Week is a seven-day fitness and nutrition program designed to help you kick-start healthy habits that get real results and can lead to a lifestyle change that sticks!

Resources for Kids

You've become a teacher, the P.E. Coach, the lunch room monitor and everything else. I get it. Well, let me give you a bit of a reprieve here. Click the black box below, on the left and you will have access to a library of kids' workouts for free. They are on Vimeo.

Click the box below on the right for access to Healthitude Live on Facebook. We are going to offer some live, interactive ZOOM classes for kids soon.

In addition, we are supporting others who would like to give this live teaching or events idea a try. Why not see if you can monetize your ideas or hobbies?

**Free Kids'
Workouts!**

**Healthitude
LIVE**

KEEP ON LEARNING!

Here are several links to have fun and keep learning while you are home from school!!!

Click any web link below to be re-directed to the site.

- pbskids.org
- www.starfall.com
- kids.nationalgeographic.com
- ABCmouse.com
- scholastic.com/learnathome
- play.prodigygame.com
- www.khanacademy.org
- www.typingclub.com
- squigglepark.com
- mysterydoug.com

APPS FOR YOUR DEVICE

- Bible Devotion: Keys for Kids, Superbook Kids, Holy Bible
- Prodigy
- ABC Mouse
- Flash Cards



And I'm bringing back an oldie, but goodie that I did with my daughter.

Gather up a box full of weird things that do not go together.

Grab some crayons and paper.

Tell your child that you are bored of watching TV, and you want to go to a play. Pull out some cash, and let them know you are willing to pay for this entertainment, if it is good.

If they don't "get it" by then, send them into another room with the box and tell them you need a full play. You will purchase tickets from them. They must use everything in the box.

They have to spend at least 30 minutes creating something, sell you the ticket and perform it.

Tell them payment for the ticket happens IF you enjoy the play.

Otherwise, they have to go back to the drawing board!



Quarantine Survival

Clean Eating

MEAL PLAN - RECIPES - GROCERY LIST

Meal Planning Tips

01. Double check that shopping list. Be sure to scan the shopping list prior to hitting the grocery store. Cross those spices, condiments, etc off that you already have at home. The list looks long but you'll likely have many of the items and the spices are often used in multiple.

02. If you are following 2B Mindset; add or remove ingredients based on your needs. For dinners, if you omit FFCs, then remove FFCs for that meal, but remember that you CAN have FFCs for dinner when you are working out or need more to eat, just listen to your own body and follow the program's principles.

03. If you are following the Ultimate Portion Fix; add or remove ingredients and snacks to complete your needed portions for the day. For example, if you need another green and orange for the day, add a snack of veggies(green) and ranch "dip" (orange).

04. Decide what you're making. You'll notice that some of these recipes are built for 4 people while others are made for 1-2 people. If you are preparing just for yourself you may only make 2-3 recipes each week. You can also freeze leftovers for future weeks. If you're cooking for a family you may make them all of the recipes or need to adjust up or down based on the size of your family!

05. Pick your salads & Shakeo recipes for the week. Notice that both the build your own salad and Shakeology recipes are included in your meal plan guide. The ingredients for these are not included on the grocery shopping list. Take a look at each recipe, decide what you want to make, and add these to your list.

06. Optional items. Some of the recipes may have "optional" items. These are not included on the grocery shopping list. IF you're into an optional item, be sure to add it onto that list!

07. Plan ahead. Look at your week/weekend. Some people like to make meals each night others like to make or prep them all on Sunday nights. Know what works best for you. Carve out a little time on Sunday or a weeknight. Schedule it just like your workouts. Remember IF you don't plan you plan to fail. Get to that grocery store over the weekend so you don't have to scramble during the week.



Meal Plan

BREAKFAST

STEAK TIPS & HASH
APPLE CINNAMON PANCAKES
SWEET POTATO BREAKFAST BOWLS

LUNCH

BUILD YOUR OWN SALAD
TURKEY & SWEET POTATO CHILI
CAULIFLOWER FRIED RICE

DINNER



FIESTA RICE
WARM CHICKEN SALAD
RATATOUILLE
SLOW COOKER FAJITAS

SHAKEOLOGY

APPLE PIE
SALTED CARAMEL
MAPLE PECAN

SNACKS

PEANUT BUTTER PUDDING
POPCORN TRAIL MIX



HEALTHITUDE

Breakfast Recipes

STEAK TIPS & HASH

UPF: 1 red, 1 green, 1 yellow, 1 tsp **2B:** Plate it! A great breakfast option with added veggies.

SERVINGS: 6 **PREP TIME:** 5 MINUTES **TOTAL TIME:** 15 MINUTES

INGREDIENTS

For Marinade:

1 ½ pounds steak tips, cut in small pieces
1 tablespoons olive oil
⅓ cup coconut aminos
2 garlic cloves, minced
2 teaspoons dried parsley
2 teaspoons dried oregano
1 teaspoon garlic powder
½ teaspoon salt
½ teaspoon black pepper
½ teaspoon red pepper flakes

For the Veggie Hash:

3 cups diced white sweet potato
1 tablespoon melted butter or ghee
salt to taste
2 red bell pepper, diced
2 yellow bell pepper, diced
½ sweet onion, minced
2 garlic cloves, minced
green onions, for garnish

DIRECTIONS

01. Place steak in a shallow bowl then whisk together the rest of the ingredients for the marinade. Pour marinade over steak tips, cover and place in the fridge to marinate for 8 or more hours.

02. Preheat oven to 400 degrees F. Line a baking sheet with parchment paper, toss sweet potatoes in melted butter or ghee and sprinkle with salt and place evenly throughout the baking sheet. Bake for 25-30 minutes, tossing them half way through to help brown on all sides.

03. While the sweet potatoes bake, place a large cast iron skillet over medium heat. Coat pan with a little olive oil or cooking spray. Use tongs to place steak tips in the pan. Cook steak on both sides for 2-3 minutes. Once cooked to your liking, place on a plate and set aside.

04. Once beef is done, add cooking spray, butter or ghee and the bell peppers and onions. Toss and cook for about 10 minutes, until the onions are translucent and peppers are slightly browned. Then add garlic and cook for 2 more minutes. Lastly, add the sweet potatoes and the beef to the cast iron skillet with the veggies and cook for another 2 minutes to warm everything through and combined.

05. Garnish with green onions and serve it up!





APPLE CINNAMON PANCAKES

UPF: ½ purple, ½ red, ½ yellow **2B:** Add more protein and an FFC to make a complete breakfast.

SERVINGS: 3 **PREP TIME:** 10 MINUTES **BAKE TIME:** 19 MINUTES

INGREDIENTS

Nonstick cooking spray
1 medium apple, peeled, sliced
¾ tsp. ground cinnamon, divided use
4 large egg whites (½ cup)
½ cup unsweetened applesauce
¼ cup unsweetened almond milk (or other plant-based milk)
1 scoop protein powder, vanilla flavor
¼ cup dry old-fashioned rolled oats
2 Tbsp. coconut flour
½ tsp. baking powder
½ tsp. ground ginger
1 dash ground nutmeg

DIRECTIONS

- 01.** Heat medium nonstick skillet, lightly coated with spray, over medium-low heat.
- 02.** Add apple and ¼ tsp. cinnamon; cook, stirring constantly for 3 to 4 minutes, or until apple is soft. Remove from heat. Set aside.
- 03.** Combine egg whites, applesauce, and almond milk in a small bowl; mix well. Set aside.
- 04.** Combine protein powder, oats, coconut flour, baking powder, remaining ½ tsp. cinnamon, ginger, and nutmeg in a medium bowl; mix well.
- 05.** Add applesauce mixture to oat mixture; mix until just blended.
- 06.** Heat large nonstick skillet, lightly coated with spray, over medium heat. Ladle approximately ¼ cup batter for each pancake; cook for 2 to 3 minutes, or until bubbles form on top. Flip. Cook for 90 seconds, or until golden brown and cooked through. Repeat with remaining batter.
- 07.** Divide pancakes between three serving plates. Top evenly with cooked apple slices.





PRO TIP

The longer you cook the sweet potatoes the better as the insides will become more tender and sweet as the sweet potatoes slowly release their sugars during the cooking process. You can also cook the sweet potatoes in a microwave for 6-7 minutes.

The sweet potato bowls will store for up to a week in the fridge.

SWEET POTATO BREAKFAST BOWLS

UPF: 1 purple, 2 yellow, 1 tsp

2B: Add more protein to make a complete breakfast.

SERVINGS: 2

PREP TIME: 10 MINUTES

BAKE TIME: 60 MINUTES

INGREDIENTS

2-3 sweet potatoes (2 large or 3 small)

1 tablespoon fresh orange juice

1 teaspoon cinnamon

2-3 teaspoons honey to taste

2 tablespoons almond butter

Fruit and nuts for topping

DIRECTIONS

01. Pre-heat oven to 450 degrees. Piece sweet potatoes with a knife. Roast for about an hour, until sweet potato is softened and fully cooked. Remove from oven and allow to cool for 10 minutes.

02. Peel skin away and add the flesh of the sweet potatoes to a bowl. Add in the honey, cinnamon, and orange juice and stir until smooth and creamy. Divide sweet potato mix between bowls (or storage containers if saving for later).

03. Dollop almond butter on top and swirl with the sweet potato mix. Top each bowl with favorite toppings. I chose pecans, blueberries, and bananas. Other fruits, granola, coconut flakes, or whatever you prefer will work too!

04. Serve and enjoy!



HEALTHITUDE

Lunch Recipes



BUILD YOUR OWN SALAD

UPF: Build your salad around how many containers you have available in each category.

2B: Plate it and accessorize! Great for lunch or dinner.

QUICK & EASY! PREP AHEAD OR MAKE EACH DAY.

GREENS (2-3 CUPS)

Spinach
Arugula
Kale
Spring Mix

PROTEIN (3 OUNCES)

Grilled Chicken Breast
Hardboiled Eggs (2)
Steak
Ground Turkey
Cottage Cheese (¾ cups)
Salmon

HEALTHY FAT

Flax Seeds
Pumpkin Seeds
Avocado (¼)
Walnuts (2 tablespoons)
Slivered Almonds

DRESSING (2 TABLESPOONS)

Balsamic Vinaigrette: Balsamic vinegar, whole grain dijon mustard, olive oil, cinnamon.

Blackberry Vinaigrette: red wine vinegar, lemon juice, olive oil, blackberries or raspberries (blended)

Red Wine Vinaigrette
Salsa
Cottage Cheese
Lemon or Lime Juice
Spices

ADD A FLAVOR BOOSTER (UNLIMITED)

Roasted Beets
Cherry Tomatoes
Diced Onions
Sauteed Peppers
Sliced Cucumbers
Roasted Carrots

CARBOHYDRATES (1/2 CUP)

Sweet Potato, diced
Black Beans
Garbanzo Beans
Quinoa
Strawberries
Apple, diced
Grapes



TURKEY & SWEET POTATO CHILI

UPF: 1 red, ½ purple, ½ yellow, ½ green, 1 tsp **2B:** Add a side salad or more veggies to make a great lunch.

SERVINGS: 4 **TOTAL TIME:** 20 MINUTES

INGREDIENTS

1 lb Ground Turkey
1 cup Red Onion, chopped
2 Cloves Garlic
1 Sweet Potato
1 teaspoon Cumin
1 teaspoon Chili Powder
¼ teaspoon Paprika
⅛ teaspoon Nutmeg
1 can Tomatoes
18 oz can Tomato Sauce
1 cup Water
Salt & Pepper, to taste
4 teaspoon Olive Oil

DIRECTIONS

01. In a large soup pot, heat olive oil over medium heat. Add chopped red onion, salt & pepper. Cook for about 5 minutes or until the onion starts to soften. Add garlic, cook for another minute.

02. Add ground turkey and seasonings. Cook until brown and almost cooked through.

03. Add peeled and cubed sweet potato, tomatoes, tomato sauce and water. Cover and cook for about 25-30 minutes or until sweet potato is tender.

CAULIFLOWER FRIED RICE

UPF: 1 red, 2 green, 3 tsp **2B:** A veggie and protein as part of lunch or makes a great dinner option as is.

SERVINGS: 4 **TOTAL TIME:** 45 MINUTES

INGREDIENTS

Fried Rice

1 package cauliflower rice
2 tablespoons olive oil
1 bunch green onions, chopped
3 garlic cloves, minced (¼ teaspoon powder)
2 carrots, peeled & diced
2 celery stalks, diced
1 red bell pepper, diced
1 cup frozen peas
2 tablespoons rice vinegar
3 tablespoons soy sauce or liquid aminos

2 teaspoons Sriracha

Garnishes

1 tablespoon olive oil
8 eggs
Salt and pepper
4 tablespoons fresh cilantro, chopped
4 tablespoons green onion, thinly sliced

DIRECTIONS

01. In a large skillet, heat the oil over medium heat. Add the onion, garlic & ginger and stir-fry for 1 minute. Add carrots, celery & bell pepper. Stir-fry until veggies are tender (9-11 minutes).

02. Add cauliflower rice and stir-fry until it begins to turn golden, 3-5 minutes. Stir in frozen peas, toss to combine. Add rice vinegar, soy sauce and sriracha, toss to combine & set aside.

03. For garnish: in a medium skillet, heat the oil over medium-high heat. Crack eggs into pan and cook until white are set but yolks are a bit runny ~3-4 minutes. Season with salt and pepper.

04. Divide cauliflower rice mixture among four plates. Top each with a fried egg. Garnish with one tablespoon cilantro & 1 tablespoon green onions. Enjoy!



HEALTHITUDE

Dinner Recipes

FIESTA RICE

UPF: 1 red, 2 yellow, ½ blue, 1 tsp **2B:** Sub rice for cauliflower rice for a great dinner option.

SERVINGS: 6

INGREDIENTS

2 ½ tablespoons olive oil
2 tablespoons lime juice
1 teaspoon lime zest
¼ cup finely chopped fresh cilantro
½ teaspoon ground cumin
1 ½ tsp minced garlic (1 large clove)
2 ½ cups cooked brown rice, chilled
1 (14.5 oz) can black beans, rinsed and drained well
2 medium roma tomatoes, chopped
¾ cup chopped green or orange bell pepper (or a blend)
1 small jalapeno, seeded and minced
1 cup frozen corn, thawed according to package instructions
½ cup chopped red onion
1 avocado, diced (optional)
Salt and freshly ground black pepper

DIRECTIONS

- 01.** In a small mixing bowl whisk together olive oil, lime juice, lime zest, cilantro, cumin and garlic.
- 02.** To a large bowl add brown rice, black beans, tomatoes, bell pepper, jalapeno, corn, red onion and avocado.
- 03.** Pour lime mixture over ingredients rice mixture and toss to evenly coat while seasoning with salt and pepper to taste



WARM CHICKEN SALAD

UPF: 1 red, 1½ green, 1 tsp **2B:** A great dinner option as is.

SERVINGS: 4 **TOTAL TIME:** 45 MINUTES

INGREDIENTS

4 cups butternut squash
4 teaspoons coconut or
avocado oil, divided
1 teaspoons salt, divided
1 pound ground chicken
1 teaspoons garlic powder
1 teaspoons ground sage
1 teaspoons dried rosemary
½ cup diced onion
2 cup spinach
Squeeze of lemon juice

DIRECTIONS

01. Heat oven to 425 degrees F. Cut squash into ½ inch cubes and toss in 2 teaspoons oil, ½ salt. (Many grocery stores you can purchase this pre-cubed). Place on a baking sheet in a single layer. Roast until tender beginning to brown & caramelize at the edges.

02. Add remaining oil to skillet over low-medium heat add ground chicken. Sprinkle with remaining salt, garlic, sage & rosemary over the chicken and break into small pieces. Cover with lid. Cook 5-6 minutes turning over halfway through until no longer pink. Once cooked transfer to a paper towel lined plate. Add diced onion to pan cook for about 5 minutes until soft.

03. Slice spinach. Toss together all ingredients in original pan. Squeeze a little lemon over salad. Serve right away or refrigerate.





RATATOUILLE

UPF: 1 red, 1 yellow, 2 green, 3 tsp **2B:** Omit quinoa or swap for cauliflower rice for a perfect dinner option.

SERVINGS: 6

INGREDIENTS

5 tablespoon olive oil
1 medium (16 oz) eggplant, cut into 1/2-inch cubes
1 medium yellow onion, chopped (1 1/3 cups)
2 medium bell peppers cut into 1/2-inch pieces (3 cups)
4 garlic cloves, minced
2 medium (10 oz each) zucchini, cut into 1/2-inch cubes
1 medium (10 oz) yellow squash, cut into 1/2-inch cubes
1 1/2 lbs tomatoes, cut into 3/4-inch cubes
1 1/2 teaspoon fresh thyme leaves
1 1/2 teaspoon minced fresh rosemary
Salt and freshly ground black pepper
2 tablespoon chopped fresh basil, plus more for garnish
2 tablespoon chopped fresh parsley, plus more for garnish
Serve with a serving of cooked chicken
Serve with cooked quinoa

DIRECTIONS

- 01.** Heat 2 Tbsp olive oil in a 12-inch non-stick skillet over medium high heat. Add eggplant and saute until golden brown in spots, about 8 minutes, transfer to a large pot.
- 02.** Add 1 Tbsp oil to skillet, add onion and saute until just starting to brown, about 6 minutes, add bell pepper saute 2 minutes. Add garlic saute 1 minute longer. Transfer to pot.
- 03.** Add tomatoes, thyme and rosemary to mixture in pot. Bring to a simmer over medium-high heat (you should hear the juices bubbling), reduce to low cover and simmer 10 minutes.
- 04.** Meanwhile heat 1 Tbsp oil in same skillet. Add half of the zucchini and half of the squash. Saute until golden brown, tossing occasionally, about 5 minutes, transfer to a sheet of foil or plate. Repeat with remaining 1 Tbsp oil and remaining half of zucchini and squash.
- 05.** Add zucchini, squash, basil and parsley to mixture in pot. If you prefer the just tender texture serve right away, if you want it softer like a stew let it simmer on low heat, covered, up to 45 minutes longer.
- 06.** Serve warm garnished with more basil and parsley.

SLOW COOKER CHICKEN FAJITAS

UPF: 1 red, 1 green, Optional: yellow & blue **2B:** Serve with additional veggies and Plate It for dinner.

SERVINGS: 4 **PREP TIME:** 15 MINUTES **BAKE TIME:** 3-4 HOURS

INGREDIENTS

1 pound boneless skinless chicken breasts
1 can diced tomatoes with green chilies
1 red, orange and green bell pepper
1 yellow onion, halved and sliced
4 cloves garlic, minced
2 ½ teaspoon chili powder
2 teaspoon ground cumin
1 teaspoon paprika
1 teaspoon ground coriander
½ teaspoon salt
¾ teaspoon pepper
2 tablespoons fresh lime juice
1 tablespoon honey
For serving: whole grain tortillas, corn tortillas or romaine lettuce boats, plain greek yogurt, cilantro, salsa, guacamole, cheese

DIRECTIONS

01. Pour half of the canned tomatoes into the bottom of the slow cooker and spread into an even layer. Top with half of the peppers and half of the onions. Sprinkle garlic in. Top with chicken breasts

02. In a bowl whisk together chili powder, paprika, coriander, salt and pepper. Evenly sprinkle half of the seasoning over the chicken breast, flip and sprinkle the remainder on the other side. Top with remaining tomatoes, peppers and onions.

03. Cover & cook on high heat for 3-4 hours or low heat for 6-8 hours until chicken is cooked through and veggies are tender.

04. Remove chicken, cut into strips or shred. Ladle out 1 cup of the broth in slow cooker and discard. In a small bowl whisk together lime juice and honey add to slow cooker. Gently toss. Serve in tortillas or romaine boats. Add other toppings as desired.





HEALTHITUDE

Shakeology Recipes

APPLE PIE

Blend all ingredients & enjoy!

INGREDIENTS

1 cup water
1 cup ice
1 scoop Vanilla Shakeology
¼ cup + 2 Tbsp. unsweetened
applesauce
½ tsp. ground cinnamon

UPF: 1 red, ½ purple

2B: A great snackional or enjoy as part of
breakfast.



SALTED CARAMEL

Blend all ingredients & enjoy!

INGREDIENTS

1 cup unsweetened almond milk
1 cup ice
1 scoop Vanilla Shakeology
1 tsp. pure caramel extract
1 dash sea salt (or Himalayan salt)

UPF: 1 red, 1 tsp

2B: A great snackional or enjoy as part of
breakfast.



MAPLE PECAN

Blend all ingredients & enjoy!

INGREDIENTS

1 cup unsweetened almond milk
1 cup ice
1 scoop Vanilla Shakeology
2 Tbsp. raw pecans coarsely chopped
1 tsp. pure maple syrup

UPF: 1 red, 1 tsp, 1 blue

2B: An occasional snackional or enjoy as part
of breakfast.





HEALTHITUDE

Snack Recipes

PEANUT BUTTER PUDDING

UPF: 1 orange, 3 tsp, 1 purple

2B: An occasional snackional.

SERVINGS: 1

TOTAL TIME: 5 MINUTES

INGREDIENTS

2 tablespoons chia seeds
2/3 cup almond milk
1/2 banana
2 teaspoons peanut butter
1/2 teaspoon vanilla

DIRECTIONS

01. Combine all ingredients in a food processor or blender. Blend until well combined.

02. Refrigerate for 1 hour or overnight before enjoying.



HOMEMADE APPLE SAUCE

UPF: 1 yellow, 1 blue, 1 purple

2B: An occasional snackional.

SERVINGS: 6

TOTAL TIME: 45 MINUTES

INGREDIENTS

3 1/2 cups air-popped popcorn
1/4 cup raisins
2 Tbsp. whole raw almonds
2 Tbsp. chopped dried fruit
1/2 tsp. sea salt (or Himalayan salt) (to taste; optional)

DIRECTIONS

01. Combine popcorn, raisins, almonds, dried fruit, and salt (if desired) in a medium bowl; mix well.

PRO TIPS

Air-popped popcorn can be made using an air-popped popcorn maker or it can be made in the microwave. Place 3 Tbsp. popcorn kernels in a large brown paper bag. Seal bag tightly. Microwave on "high" for 1 1/2 to 2 minutes or until there are 2 seconds between pops.

Grocery List

PRODUCE

- Apple (1 med)
- Avocado
- Banana
- Butternut Squash
- Carrots (2)
- Cauliflower Rice, frozen
- Celery Stalks (2)
- Cilantro
- Corn, frozen
- Eggplant
- Garlic
- Green Bell Pepper (4)
- Green Onions (2)
- Lemon Juice
- Lime (2)
- Jalapeno
- Onion (4)
- Orange Bell Pepper
- Parsley
- Peas, frozen
- Potatoes (2-3)
- Red Bell Pepper (4)
- Red Onion (2)
- Salsa
- Spinach
- Sweet Potatoes (4)
- Tomato, roma (4)
- Yellow Bell Pepper (2)
- Yellow Squash
- Zucchini (2)

BYO SALAD

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SPICES

- Basil
- Cinnamon
- Chili Powder
- Coriander
- Cumin
- Garlic Powder
- Ginger
- Nutmeg
- Oregano
- Paprika
- Red Pepper Flakes
- Rosemary
- Sage
- Thyme

THE BASICS

- Avocado Oil
- Black Pepper
- Cooking Spray
- Olive Oil
- Rice Vinegar
- Salt

PROTEIN

- Chicken Breast (2lb)
- Chicken, ground (1lb)
- Eggs
- Egg Whites
- Turkey, ground (1lb)
- Steak Tips (1.5 lbs)

DAIRY

- Almond Milk, unsweetened
- Butter or Ghee
- Cheese, shredded
- Greek Yogurt

DRY GOODS

- Almond Butter
- Almonds, raw
- Baking Powder
- Black Beans
- Brown Rice
- Chia Seeds
- Coconut Aminos
- Coconut Flour
- Dried Fruit
- Honey
- Old Fashioned Rolled Oats
- Peanut Butter
- Popcorn, air popped
- Protein Powder, vanilla
- Quinoa
- Sriracha
- Soy Sauce
- Tomato, diced
- Tomatoes w/ chilies
- Tomato Sauce
- Unsweetened Applesauce
- Vanilla Extract
- Whole Grain Tortillas

MISC

- Orange Juice

SHAKEO MIXIN'S

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Mocktails

Since mid-January, I have gone tea-total (sober!). Aside from feeling healthier, lighter, more energetic and less bloated, this has set me on an alternative drinks kick! I know it can seem appealing to reach for something alcoholic in this time of stress, but trust me, that's just going to set you further back. Alcohol is a depressant after all. So, go ahead and try one of these clever mocktails, (and maybe take a few deep breaths if you just need to relax)!

STRAWBERRY ORANGE MANGO KOMBUCHA MOCKTAIL

Kombucha has become the hottest craze, and for good reason. It is full of probiotics, antioxidants, and fizzy goodness!

INGREDIENTS

2 16- ounce bottles Original Kombucha unflavored

2 cups 100% orange-mango juice

1 ripe mango peeled, pitted, and chopped

2 cups fresh strawberries chopped

INSTRUCTIONS

Add all ingredients to a large pitcher and stir. Serve over ice and enjoy!



RASPBERRY WINE VINEGAR SHRUB

Once a sailors scurvy remedy and Victorian aperitif, this delicious drink is full of antioxidants and vitamin C and is sure to excite the tastebuds!

INGREDIENTS

1/4 cup raspberry wine vinegar

1/4 cup blood orange juice

1/2 cup water

3 Tbsp ground stevia (or other natural sugar replacement, such as Monk Fruit, honey, or date paste) 1-2 drops of aromatic bitters

Kumquat & basil for tasting garnish

INSTRUCTIONS

Combine all ingredients together in a large glass/shaker and stir or shake. Let it sit for a few minutes to let the stevia dissolve a bit. Pour and serve over ice.



My Daily Dose of Botanical Goodness

Botanical elements have been used in medicine since time immemorial. Though I can't claim plant foods 'treat' anything, herbal remedies can do powerful work in aiding the body's natural processes. Their purpose is to support the system that's already in place, opposed to conventional medicines, which have their place. I use this mix of botanical elements every day to help my body regulate better. My daughter also uses this as a supplement to her healthy diet. She has an autoimmune condition, and says this helps her "stay in fighting shape in case any viruses decide to intrude." Shakeology recipes are included in the nutrition guide of this manual.

Click the photos below for more info!



MUSCLE FUEL AND MORE

You might think protein is just for muscle support and recovery, but it's actually essential to survival. Protein is critical for building and repairing every cell in your body, and making hormones, bones, cartilage, and blood. Each serving of our formula contains between 16 g and 17 g of quality proteins from a variety of sources that make up a complete protein with all 9 essential amino acids.*

POWERFUL DAILY NOURISHMENT

We believe you simply feel better when you feed your body high-quality nutrition. Getting the vitamins, minerals, superfoods, and phytonutrients found in Shakeology can help you live a happier, healthier, and more productive life if you get that nourishment consistently.*

ADAPTOGENS, MUSHROOMS, AND MORE

Many of Shakeology's rare adaptogens and superfoods have been used for thousands of years by traditional health practitioners to help people adapt and respond to the effects of stress. Whether you experience stress from working out or living a busy lifestyle, you should feed your body the nutrition it needs to defend itself, so you can continue feeling great.*



FREE RADICAL FIGHTERS

Every day you're exposed to free radicals from pollution and environmental chemicals in the air, water, and even in trace amounts in the healthiest foods you eat. Many of Shakeology's ingredients have antioxidant properties which help fight free radical damage.*

GUT HEALTH SUPPORT

Many shakes claim to support gut health, but only contain one source of fiber and maybe a few probiotics. Shakeology boasts insoluble and soluble fibers, plus prebiotics, probiotics, and digestive enzymes that all work together to benefit your gut health and regularity. Your digestive system deserves the total package.*

That is a lot of nutrition, so for little ones, who need a bit less of the superfoods adults might need, this snack was created to specifically fill children's nutritional snacking needs.



Sample Wellness Schedule

When making your own schedule, follow these 3 easy steps.

1. Write down all the things you'd like to accomplish
2. Place things that are fixed times, wakeup, lunch, class, ect.
3. Arrange everything else within the leftover time blocks.



7-9 AM	Wake Up Time	Eat breakfast, make bed, get dressed, put any clothes away, adults exercise
9-10 AM	School for the kids Adults read/work	KIDS: NO ELECTRONICS School packets, math worksheets, journal, read
10-11 AM	Go for a family walk or physical activity	Family walk around neighborhood. On Demand workout if bad weather.
11-12 AM	Lessons or creative play /Prep for lunch	KIDS: Spiritual time, lesson and/or creative play
12 PM	Lunch	Including sweeping and wiping down dining room
12:30 PM	Kids Chores Adults work	KIDS: Clean glass, vacuum, wipe down handles, knobs, switches, laundry
1-3 PM	Kids Quiet time Adults project or work time	KIDS: Reading, Nap, Journal, Quiet play, TV , Switch
3-4 PM	School for kids Adults work or project	KIDS: ELECTRONICS OK Tablet games, Prodigy, etc
4-5 PM	Fresh Air, Prep for dinner	EVERYONE: Basketball, playground, neighborhood walk
5-6 PM	Dinner	
6-8 PM	Kids Free Time	KIDS: Including showers
8 PM	Bed Time for kids Adults misc. activities	You're adults. I'm sure you can think of something to do!

Be sure to hit the sack by 10:30 ish, Adults. If you need a bedtime story, click this picture. WARNING!! This one is NOT for the kiddos. Click the picture.



Hey, what fitness solution would you recommend for ME?

OK, so you are ready to learn more about a complete home health solution? You want to come out of this quarantine better, stronger, faster? Gotcha. Well, first, please click each of the photos below to request to join BOTH of our Facebook online communities.



This one is for all around wellness support



This one is for live workouts and events online.

I have been unfit and unsure of my future. With me as your Coach, you can be sure I stay in the trenches with you.



This was my before. I was sad, and felt defeated and alone. I lost a considerable amount of

weight, using P90X. The picture on the right is me last year. I'm still going strong and getting fitter, at age 54. I do believe that nutrition is key, however, the right workout can do wonders!



These are a couple of my clients. I wanted to put a bunch of them in here, (I'm so proud of them all!) however, there is simply not enough room.

I cannot tell you what is best for you, until I know more. Click any transformation photo to get my questionnaire. I'm ready to help you!

De-Clutter Ideas

CLUTTER FREE IN 30 DAYS

printable checklist to declutter your entire house

DAY 1 // television stand	DAY 16 // fridge
DAY 2 // book collection	DAY 17 // freezer
DAY 3 // movies and cd's	DAY 18 // medicine cabinet
DAY 4 // bathroom cabinets	DAY 19 // under the kitchen
DAY 5 // shower toiletries	DAY 20 // utensils
DAY 6 // makeup	DAY 21 // dishes
DAY 7 // jewelry	DAY 22 // pots and pans
DAY 8 // purse and wallet	DAY 23 // tupperware
DAY 9 // hallway closet	DAY 24 // pantry
DAY 10 // bedroom end tables	DAY 25 // spices
DAY 11 // your clothes	DAY 26 // junk drawers
DAY 12 // your spouses clothes	DAY 27 // cleaning supplies
DAY 13 // your kids clothes	DAY 28 // craft room
DAY 14 // kid toys	DAY 29 // other closets
DAY 15 // office desk	DAY 30 // other cabinets

My favorite go to's for inspiration and shopping



Please click here for one of my favorite motivational sequences.

Illumination Artifacts

Illuminate your life and practice with these hand-picked wares, designed with your wellbeing in mind.

Meditate

Yoga

Relax & Ritual

Face & Body



The Mountains are Calling, I'll Call You Back - Women's Racerback Tank

\$22.00

XS

Add to cart



Jute Yoga Mat

\$20.00

Add to cart



Brass Singing Bowl Gift Set - Made in India

\$28.00 \$60.00

Add to cart



The best hair deep conditioner I found.



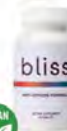
The shampoo and conditioner that helps protect colored hair.



Hair spray that holds, without flakes or stickiness.



Amazing wrinkle and anti-gravity face cream!



Anti-stress. All natural ingredients.



All natural cleaner

SHOP.COM®

Kat and I have our very favorite products here on our website. Please click the picture to see what we chose. We are each also in the process of creating an Amazon store to show you random products we enjoy and things that help facilitate our healthy lifestyles.

The products on the left are some of my favorites from Shop.com. What is Shop.com? It's how I get money back from my shopping. Click the shop.com logo to join for free, using my referral link. Then, whenever you shop online (Target, Home Depot, etc.) you can get cash back for your next purchase. Message me for instructions.

Are you pivoting?

I was on a webinar yesterday with Chalene Johnson, and she said to expect that our economy will never be the same after this. I'm realizing that my home business has offered me some safety nets, and although I have NO CLUE what is going to happen in the future, I believe it is my obligation to let you know more about what might end up being as big of a blessing to you as it has been to me. So, I'm including some links to a couple of the online opportunities that I've been using. Please, click the photos to learn more. Just text me if you want to chat. 206-714-6894

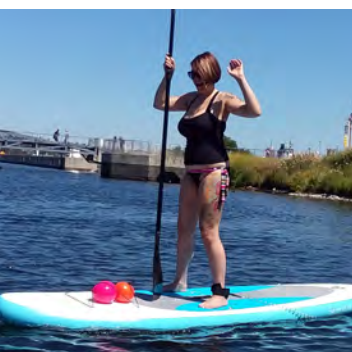
Quote from "How to be a free range human" - "Employment is the equivalent to being self-employed with only one client (your employer). And as any business expert will tell you, being 100 per cent dependent on one client, in a turbulent market, is a very risky business. If they get into trouble, there goes your income.'



My main business has been as a fitness influencer. It has blessed my family in countless ways. I've been able to pay my daughter's college in cash, and leave my job at an ad agency, to make myself available for my Mom, who has been ill and lives 1,800 miles away. I get a 25% discount on all Beachbody items and supplements. Just BEING a Coach helps me achieve my fitness goals, with so many people in my corner!

Please click the picture to go to an informational page that has videos and a questionnaire.

Beachbody does not guarantee any level of success or income from the Team Beachbody Coach Opportunity. Each Coach's income depends on his or her own efforts, diligence, and skill. See our Statement of Independent Coach Earnings located in the Coach Online Office for the most recent information on our Coaches' actual incomes. The Statement of Independent Coach Earnings can be found at http://tbbcoa.ch/TBB_SOICE



My daughter and I have been creating an adventure side of our business to take your fitness outside. If you are local, once we can gather again, please be sure to connect with us in Go To Health for adventures and classes. It's so FUN to see how your at home fitness programs have prepared you for adventure! If YOU love hosting that type of thing, I recommend doing it through Airbnb Experiences. This way you won't have to purchase additional insurance, and Airbnb advertises for you. Click the photo to use my referral link to become an experience host. Text me, with questions.



I also am absolutely loving being an Airbnb host. Click the logo to learn more. Please ask me for a referral code before signing up. Airbnb has temporarily discontinued host referrals. Thank you.

If you are more interested in finding ways to monetize shopping, let me know.

The next few pages are all of the information I have gotten from the CARES act so far. Please go back to the portal page for links to more funding opportunities, and for classes/events friends are posting online. I update it frequently. Feel free to connect with me via text about anything. 206-714-6894



The Small Business Owner's Guide to the CARES Act

The programs and initiatives in the *Coronavirus Aid, Relief, and Economic Security (CARES) Act* that was just passed by Congress are intended to assist business owners with whatever needs they have right now. When implemented, there will be many new resources available for small businesses, as well as certain non-profits and other employers. This guide provides information about the major programs and initiatives that will soon be available from the Small Business Administration (SBA) to address these needs, as well as some additional tax provisions that are outside the scope of SBA.

To keep up to date on when these programs become available, please stay in contact with your local Small Business Administration (SBA) District Office, which you can locate [here](#).

Struggling to get started? The following questions might help point you in the right direction. Do you need:

- **Capital to cover the cost of retaining employees?** Then the [Paycheck Protection Program](#) might be right for you.
- **A quick infusion of a smaller amount of cash to cover you right now?** You might want to look into an [Emergency Economic Injury Grant](#).
- **To ease your fears about keeping up with payments on your current or potential SBA loan?** The [Small Business Debt Relief Program](#) could help.
- **Just some quality, free counseling to help you navigate this uncertain economic time?** The [resource partners](#) might be your best bet.

Already know what resources you're looking for? The table of contents can direct you to more information about the program or assistance product you need.

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Economic Injury Disaster Loans and Emergency Economic Injury Grants	7
Small Business Counseling	9
Small Business Contracting	10
Small Business Tax Provisions	11

Paycheck Protection Program (PPP) Loans

The program would provide cash-flow assistance through 100 percent federally guaranteed loans to employers who maintain their payroll during this emergency. If employers maintain their payroll, the loans would be forgiven, which would help workers remain employed, as well as help affected small businesses and our economy snap-back quicker after the crisis. PPP has a host of attractive features, such as forgiveness of up to 8 weeks of payroll based on employee retention and salary levels, no SBA fees, and at least six months of deferral with maximum deferrals of up to a year. Small businesses and other eligible entities will be able to apply if they were harmed by COVID-19 between February 15, 2020 and June 30, 2020. This program would be retroactive to February 15, 2020, in order to help bring workers who may have already been laid off back onto payrolls. **Loans are available through June 30, 2020.**

FREQUENTLY ASKED QUESTIONS

QUESTION: What types of businesses and entities are eligible for a PPP loan?

Answer:

- Businesses and entities must have been in operation on February 15, 2020.
- Small business concerns, as well as any business concern, a 501(c)(3) nonprofit organization, a 501(c)(19) veterans organization, or Tribal business concern described in section 31(b)(2)(C) that has fewer than 500 employees, or the applicable [size standard](#) in number of employees for the North American Industry Classification System (NAICS) industry as provided by SBA, if higher.
- Individuals who operate a sole proprietorship or as an independent contractor and eligible self-employed individuals.
- Any business concern that employs not more than 500 employees per physical location of the business concern and that is assigned a NAICS code beginning with 72, for which the affiliation rules are waived.
- Affiliation rules are also waived for any business concern operating as a franchise that is assigned a franchise identifier code by the Administration, and company that receives funding through a Small Business Investment Company.

QUESTION: What are affiliation rules?

Answer: Affiliation rules become important when SBA is deciding whether a business's affiliations preclude them from being considered "small." Generally, affiliation exists when one business controls or has the power to control another or when a third party (or parties) controls or has the power to control both businesses. Please see [this resource](#) for more on these rules and how they can impact your business's eligibility.

QUESTION: What types of non-profits are eligible?

Answer: In general, 501(c)(3) and 501(c)(19) non-profits with 500 employees or fewer as most non-profit SBA size standards are based on employee count, not revenue. You can check [here](#).

QUESTION: How is the loan size determined? Answer: Depending on your business’s situation, the loan size will be calculated in different ways (see below). The maximum loan size is always \$10 million. • If you were in business February 15, 2019 – June 30, 2019: Your max loan is equal to 250 percent of your average monthly payroll costs during that time period. If your business employs seasonal workers, you can opt to choose March 1, 2019 as your time period start date. • If you were <u>not</u> in business between February 15, 2019 – June 30, 2019: Your max loan is equal to 250 percent of your average monthly payroll costs between January 1, 2020 and February 29, 2020. • If you took out an Economic Injury Disaster Loan (EIDL) between February 15, 2020 and June 30, 2020 and you want to refinance that loan into a PPP loan, you would add the outstanding loan amount to the payroll sum.
QUESTION: What costs are eligible for payroll? Answer: • Compensation (salary, wage, commission, or similar compensation, payment of cash tip or equivalent) • Payment for vacation, parental, family, medical, or sick leave • Allowance for dismissal or separation • Payment required for the provisions of group health care benefits, including insurance premiums • Payment of any retirement benefit • Payment of State or local tax assessed on the compensation of employees
QUESTION: What costs are <u>not</u> eligible for payroll? Answer: • Employee/owner compensation over \$100,000 • Taxes imposed or withheld under chapters 21, 22, and 24 of the IRS code • Compensation of employees whose principal place of residence is outside of the U.S. • Qualified sick and family leave for which a credit is allowed under sections 7001 and 7003 of the Families First Coronavirus Response Act
QUESTION: What are allowable uses of loan proceeds? Answer: • Payroll costs (as noted above) • Costs related to the continuation of group health care benefits during periods of paid sick, medical, or family leave, and insurance premiums • Employee salaries, commissions, or similar compensations (see exclusions above) • Payments of interest on any mortgage obligation (which shall not include any prepayment of or payment of principal on a mortgage obligation) • Rent (including rent under a lease agreement) • Utilities • Interest on any other debt obligations that were incurred before the covered period

QUESTION:	What are the loan term, interest rate, and fees?
Answer:	For any amounts not forgiven, the maximum term is 10 years, the maximum interest rate is 4 percent, zero loan fees, zero prepayment fee (SBA will establish application fees caps for lenders that charge).
QUESTION:	How is the forgiveness amount calculated?
Answer:	Forgiveness on a covered loan is equal to the sum of the following payroll costs incurred during the covered 8 week period compared to the previous year or time period, proportionate to maintaining employees and wages (excluding compensation over \$100,000): • Payroll costs plus any payment of interest on any covered mortgage obligation (not including any prepayment or payment of principal on a covered mortgage obligation) plus any payment on any covered rent obligation plus and any covered utility payment.
QUESTION:	How do I get forgiveness on my PPP loan?
Answer:	You must apply through your lender for forgiveness on your loan. In this application, you must include: • Documentation verifying the number of employees on payroll and pay rates, including IRS payroll tax filings and State income, payroll and unemployment insurance filings. • Documentation verifying payments on covered mortgage obligations, lease obligations, and utilities. • Certification from a representative of your business or organization that is authorized to certify that the documentation provided is true and that the amount that is being forgiven was used in accordance with the program's guidelines for use.
QUESTION:	What happens after the forgiveness period?
Answer:	Any loan amounts not forgiven are carried forward as an ongoing loan with max terms of 10 years, at a maximum interest rate of 4%. Principal and interest will continue to be deferred, for a total of 6 months to a year after disbursement of the loan. The clock does not start again.
QUESTION:	Can I get more than one PPP loan?
Answer:	No, an entity is limited to one PPP loan. Each loan will be registered under a Taxpayer Identification Number at SBA to prevent multiple loans to the same entity.
QUESTION:	Where should I go to get a PPP loan from?
Answer:	All current SBA 7(a) lenders (see more about 7(a) here) are eligible lenders for PPP. The Department of Treasury will also be in charge of authorizing new lenders, including non-bank lenders, to help meet the needs of small business owners.

QUESTION: How does the PPP loan coordinate with SBA's existing loans?

Answer: Borrowers may apply for PPP loans and other SBA financial assistance, including Economic Injury Disaster Loans (EIDLs), 7(a) loans, 504 loans, and microloans, and also receive investment capital from [Small Business Investment Corporations](#) (SBICs). However, you cannot use your PPP loan for the same purpose as your other SBA loan(s). For example, if you use your PPP to cover payroll for the 8-week covered period, you cannot use a different SBA loan product for payroll for those same costs in that period, although you could use it for payroll not during that period or for different workers.

QUESTION: How does the PPP loan work with the temporary Emergency Economic Injury Grants and the Small Business Debt Relief program?

Answer: [Emergency Economic Injury Grant](#) and Economic Injury Disaster Loan (EIDL) recipients and those who receive loan payment relief through the [Small Business Debt Relief Program](#) may apply for and take out a PPP loan as long as there is no duplication in the uses of funds. Refer to those sections for more information.

Small Business Debt Relief Program

This program will provide immediate relief to small businesses with non-disaster SBA loans, in particular 7(a), 504, and microloans. Under it, SBA will cover all loan payments on these SBA loans, including principal, interest, and fees, for six months. This relief will also be available to new borrowers who take out loans within six months of the President signing the bill into law.

FREQUENTLY ASKED QUESTIONS	
QUESTION:	Which SBA loans are eligible for debt relief under this program?
Answer:	7(a) loans not made under the Paycheck Protection Program (PPP), 504 loans, and microloans. Disaster loans are not eligible (see p. 7 for more information on these).
QUESTION:	How does debt relief under this program work with a PPP loan?
Answer:	Borrowers may separately apply for and take out a PPP loan, but debt relief under this program will not apply to a PPP loan.
QUESTION:	How do I know if I'm eligible for a 7(a), 504, or microloan?
Answer:	In general, businesses must meet size standards , be based in the U.S., be able to repay, and have a sound business purpose. To check whether your business is considered small, you will need your business's 6-digit North American Industry Classification System (NAICS) code and 3-year average annual revenue. Each program has different requirements, see https://www.sba.gov/funding-programs/loans for more details.
QUESTION:	What is a 7(a) loan and how do I apply?
Answer:	7(a) loans are an affordable loan product of up to \$5 million for borrowers who lack credit elsewhere and need access to versatile financing, providing short-term or long-term working capital and to purchase an existing business, refinance current business debt, or purchase furniture, fixtures and supplies. In the program, banks share a portion of the risk of the loan with SBA. There are many different types of 7(a) loans, you can visit this site to find the one that's best for you. You apply for a 7(a) loan with a bank or a mission-based lender. SBA has a free referral service tool called Lender Match to help find a lender near you.
QUESTION:	What is a 504 loan and how do I apply?
Answer:	The 504 Loan Program provides loans of up to \$5.5 million to approved small businesses with long-term, fixed-rate financing used to acquire fixed assets for expansion or modernization. It is a good option if you need to purchase real estate, buildings, and machinery. You apply through a Certified Development Company, which is a nonprofit corporation that promotes economic development. SBA has a free referral service tool called Lender Match to help find a lender near you.
QUESTION:	What is a microloan and how do I apply?
Answer:	The Microloan Program provides loans up to \$50,000 to help small businesses and certain not-for-profit childcare centers to start up and expand. The average microloan is about \$13,000. These loans are delivered through mission-based lenders who are also able to provide business counseling. SBA has a free referral service tool called Lender Match to help find a microlender near you.
QUESTION:	I am unfamiliar with SBA loans, can anyone help me apply?
Answer:	Yes, SBA resource partners are available to help guide you through the loan application process. You can find your nearest Small Business Development Center (SBDC) or Women's Business Center here .

Economic Injury Disaster Loans & Emergency Economic Injury Grants

These grants provide an emergency advance of up to \$10,000 to small businesses and private non-profits harmed by COVID-19 within three days of applying for an SBA Economic Injury Disaster Loan (EIDL). To access the advance, you first apply for an EIDL and then request the advance. **The advance does not need to be repaid under any circumstance**, and may be used to keep employees on payroll, to pay for sick leave, meet increased production costs due to supply chain disruptions, or pay business obligations, including debts, rent and mortgage payments.

FREQUENTLY ASKED QUESTIONS	
QUESTION:	Are businesses and private non-profits in my state eligible for an EIDL related to COVID-19?
Answer:	Yes, those suffering substantial economic injury in all 50 states, DC, and the territories may apply for an EIDL.
QUESTION:	What is an EIDL and what is it used for?
Answer:	EIDLs are lower interest loans of up to \$2 million, with principal and interest deferment at the Administrator's discretion, that are available to pay for expenses that could have been met had the disaster not occurred, including payroll and other operating expenses.
QUESTION:	Who is eligible for an EIDL?
Answer:	Those eligible are the following with 500 or fewer employees: • Sole proprietorships, with or without employees • Independent contractors • Cooperatives and employee owned businesses • Tribal small businesses Small business concerns and small agricultural cooperatives that meet the applicable size standard for SBA are also eligible, as well as most private non-profits of any size. See below for more info on size standards.
QUESTION:	My private non-profit is not a 501(c)(3). Is it still eligible for an EIDL and a grant?
Answer:	Yes, if you are a private non-profit with an effective ruling letter from the IRS, granting tax exemption under sections 501(c), (d), or (e) of the Internal Revenue Code of 1954, <u>or</u> if you can provide satisfactory evidence from the State that the non-revenue producing organization or entity is a non-profit one organized or doing business under State law. However, a recipient that is principally engaged in teaching, instructing, counseling, or indoctrinating religion or religious beliefs, whether in a religious or secular setting, or primarily engaged in political or lobbying activities is not eligible to receive an EIDL. If you are uncertain whether you qualify, please consult with legal counsel to determine whether your organization meets program criteria.
QUESTION:	Who is eligible for an Emergency Economic Injury Grant?
Answer:	Those eligible for an EIDL and who have been in operation since January 31, 2020 , when the public health crisis was announced.

QUESTION:	How long are Emergency Economic Injury Grants available?
Answer:	January 31, 2020 – December 31, 2020. The grants are backdated to January 31, 2020 to allow those who have already applied for EIDLs to be eligible to also receive a grant.
QUESTION:	If I get an EIDL and/or an Emergency Economic Injury Grant, can I get a PPP loan?
Answer:	Whether you've already received an EIDL unrelated to COVID-19 or you receive a COVID-19 related EIDL and/or Emergency Grant between January 31, 2020 and June 30, 2020, you may also apply for a PPP loan. If you ultimately receive a PPP loan or refinance an EIDL into a PPP loan, any advance amount received under the Emergency Economic Injury Grant Program would be subtracted from the amount forgiven in the PPP. However, you cannot use your EIDL for the same purpose as your PPP loan. For example, if you use your EIDL to cover payroll for certain workers in April, you cannot use PPP for payroll for those same workers in April, although you could use it for payroll in March or for different workers in April.
QUESTION:	How do I know if my business is a small business?
Answer:	Please visit https://www.sba.gov/size-standards/ to find out if your business meets SBA's small business size standards. You will need the 6-digit North American Industry Classification Code for your business and your business's 3-year average annual revenue.
QUESTION:	How do I apply for an economic injury disaster loan?
Answer:	To apply for an EIDL online, please visit https://disasterloan.sba.gov/ela/ . Your SBA District Office is an important resource when applying for SBA assistance.
QUESTION:	I am unfamiliar with the EIDL process, can anyone help me apply?
Answer:	Yes, SBA resource partners are available to help guide you through the EIDL application process. You can find the nearest Small Business Development Center (SBDC), Women's Business Center, or SCORE mentorship chapter at https://www.sba.gov/local-assistance/find/ .

Counseling & Training

If you, like many small business owners, need a business counselor to help guide you through this uncertain time, you can turn to your local Small Business Development Center (SBDC), Women's Business Center (WBC), or SCORE mentorship chapter. These resource partners, and the associations that represent them, will receive additional funds to expand their reach and better support small business owners with counseling and up-to-date information regarding COVID-19. There will soon be a joint platform that consolidates information and resources related to COVID-19 in order to provide consistent, timely information to small businesses. To find a local resource partner, visit <https://www.sba.gov/local-assistance/find/>.

In addition, the Minority Business Development Agency's Business Centers (MBDCs), which cater to minority business enterprises of all sizes, will also receive funding to hire staff and provide programming to help their clients respond to COVID-19. Not every state has a MBDC. To find out if there is one that services your area, visit [this site](#).

FREQUENTLY ASKED QUESTIONS

QUESTION: Do I have to pay for counseling and training through SBDCs, WBCs, and MBDCs?

Answer: Counseling is free and training is low-cost with these partners. The additional funds that Congress provided will help keep this possible. Mentorship through SCORE is always free.

QUESTION: What is a SBDC?

Answer: SBDCs are a national network of nearly 1,000 centers that are located at leading universities, colleges, state economic development agencies and private partners. They provide counseling and training to new and existing businesses. Each state has a lead center that coordinates services specifically for that state, which you can find by clicking the link above. To find out more about SBDCs, visit <https://americassbdc.org/about-us/>.

QUESTION: What is a WBC; is it only for women?

Answer: WBCs are a national network of more than 100 centers that offer one-on-one counseling, training, networking, workshops, technical assistance and mentoring to entrepreneurs on numerous business development topics. In addition to women, WBCs are mandated to serve the needs of underserved entrepreneurs, including low-income entrepreneurs. They often offer flexible hours to meet the needs of their diverse clientele. To find out more about WBCs, visit <https://www.awbc.org/>.

QUESTION: What is SCORE?

Answer: SCORE provides free, confidential business advice through our volunteer network of 10,000+ business experts. You can meet with a mentor online. Find out more [here](#).

QUESTION: Who do MBDCs serve?

Answer: MBDCs are a good option for minority-owned businesses (including those owned by Black, Hispanic, Asian American/Pacific Islander, and American Indian business owners), especially those seeking to penetrate new markets — domestic & global — and grow in size and scale.

Contracting

If you are a government contractor, there are a number of ways that Congress has provided relief and protection for your business. Agencies will be able to modify terms and conditions of a contract and to reimburse contractors at a billing rate of up to 40 hours per week of any paid leave, including sick leave. The contractors eligible are those whose employees or subcontractors cannot perform work on site and cannot telework due to federal facilities closing because of COVID-19.

If you need additional assistance, please reach out to your [local](#) Small Business Development Center, Women's Business Center, SCORE chapter, or SBA District Office. You should also work with your agency's contracting officer, as well as the agency's Office of Small and Disadvantaged Business Utilization (OSDBU).

Small Business Tax Provisions

Employee Retention Credit for Employers Subject to Closure or Experiencing Economic Hardship

This provision would provide a refundable payroll tax credit for 50 percent of wages paid by eligible employers to certain employees during the COVID-19 crisis. The credit is available to employers, including non-profits, whose operations have been fully or partially suspended as a result of a government order limiting commerce, travel or group meetings. The credit is also provided to employers who have experienced a greater than 50 percent reduction in quarterly receipts, measured on a year-over-year basis.

Wages of employees who are furloughed or face reduced hours as a result of their employer's closure or economic hardship are eligible for the credit. For employers with 100 or fewer full-time employees, all employee wages are eligible, regardless of whether an employee is furloughed. The credit is provided for wages and compensation, including health benefits, and is provided for the first \$10,000 in wages and compensation paid by the employer to an eligible employee. Wages do not include those taken into account for purposes of the payroll credits for required paid sick leave or required paid family leave, nor for wages taken into account for the employer credit for paid family and medical leave (IRC sec. 45S).

- **The credit is not available to employers receiving assistance through the [Paycheck Protection Program](#). The credit is provided through December 31, 2020.**

Delay of Payment of Employer Payroll Taxes

This provision would allow taxpayers to defer paying the employer portion of certain payroll taxes through the end of 2020, with all 2020 deferred amounts due in two equal installments, one at the end of 2021, the other at the end of 2022. Payroll taxes that can be deferred include the employer portion of FICA taxes, the employer and employee representative portion of Railroad Retirement taxes (that are attributable to the employer FICA rate), and half of SECA tax liability.

- **Deferral is not provided to employers receiving assistance through the [Paycheck Protection Program](#).**