

SMALL BUSINESS RESOURCE GUIDE

RESOURCES TO FAMILIARIZE YOURSELF WITH

SBA Disaster Relief Loan

georgiasbdc.org

- Call the Small Business Development Center to walk you through your options
- 678-466-5100
- Not your typical loan
- Up to \$2 million for each business
- Payable over 30 years and no payment for 12 months
- The deadline to apply is Dec. 18, 2020.

Facebook Business

facebook.com/business/boost/resource

Small Business Development Center

- FREE business coaching and consulting along with online resources
- Assistance with business planning, capital acquisition, business management, accounting and finance, marketing, procurement, legal and compliance
- Call 678-466-5100

Georgia Department of Labor

dol.georgia.gov

- Employers must file partial claim for laid off employees (See attachment 1)
- Please also help your employees with their filing (See attachment 2)

What you can do on your own:

- Don't be afraid to go ahead and talk to your bankers and lenders about your issues. It's okay; they can likely help you.
- If you have a loan with a traditional bank, ask for a loan deferral
- Traditional Banks with SBA (7A) loans have permission to defer loans up to 90 days without approval
- Ask your lender if you can modify your loan or pay interest only for temporarily
- Get a short-term line of credit to help you get through the next few months
- Several Financial institutions and credit card companies are already being very supportive and deferring payment. CALL YOUR CREDIT CARD COMPANY and tell them what is going on!

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Stay Informed

- a. Sign Up with the City of Griffin's Newsletter for Updates

What can I do while I wait for this to be over with?

- a. Do deferred general maintenance of your business
- b. Take inventory
- c. CLEAN
- d. Plan for the coming months. Consider a recovery plan
- e. Fill out your Census (Some Federal Assistance is based on Census information)
- f. Learn skills that will help your business that you have not had time to focus on before (Social Media, Marketing, QuickBooks, etc. (Online classes, webinars, books)

The City of Griffin's Economic Development Office is here to assist you with anything and we can offer many suggestions and support ideas to help you through this difficult time. We are here to help you, so please don't hesitate to reach out.

Patrick Kay, MSARP

Director

Economic Development

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CITYOFGRIFFIN.COM

Partial Claims Online Filing Instructions

Filing Partial Claims

Employers are required to file partial claims on behalf of their employees whenever it is necessary to temporarily reduce work hours or there is no work available for a short period. Filing partial claims results in your employees receiving unemployment insurance (UI) benefit payments faster, usually within 48 hours for claims filed electronically. Employees for whom you file a partial claim are NOT required to report to a Georgia Department of Labor career center or register for employment services.

You may file partial claims online via the [Employer Portal](#). You must submit the paper [Partial Claim Application \(DOL-408\)](#) form for any employees who are NOT U.S. citizens and fax the completed form to 404.232.3049.

Eligibility

You may submit partial claims for workers who are temporarily laid off due to a lack of work.

Do NOT submit claims for employees who:

- will be paid for the temporary layoff period, e.g., paid salary, paid sick leave, paid vacation or paid family leave.
- are/were on scheduled leave prior to the layoff period, e.g., a leave of absence or medical leave.
- employed by a temporary agency and are currently working at your place of business.
- were employed in another state in the last 18 months. (Employees should be directed to [Apply for Unemployment Benefits](#) online)
- were employed with the federal government or on active military service in the last 18 months. (Employees should be directed to [Apply for Unemployment Benefits](#) online)

How to File Online

You must be a registered user on the Employer Portal with administrator or user privileges permitting you to submit partial claims. If you are already a registered user, but are not currently permitted to file partial claims, contact your Employer Portal administrator for assistance. If your company is not registered on the [Employer Portal](#), you must first establish an Employer Portal administrator account. Download the [Administrator Guide](#) on the [Employer Portal](#) login page and follow the step-by-step instructions.

Follow these steps to file partial claims on the [Employer Portal](#):

1. Log into the [Employer Portal](#).
2. Select the **employer account number** under **Registered Account**.
3. Select the **File Partial Claims** link under **Common Links**.
4. Follow the on-screen instructions.

When You File

- You must file a partial claim for each pay period. A week of partial unemployment consists of an employer's established pay period week. Once a pay period is established, it should remain the same.
- Accurately report the employee's name, social security number (SSN), and date of birth. They must match the Social Security Administration's records.
- There must be seven (7) days between payment week ending dates.
- Do NOT submit claims until after the week ending date on the claim. The Georgia Department of Labor (GDOL) cannot accept claims filed prior to the week ending date on the claim.
- Report any vacation pay, holiday pay, and/or earnings during the week in which it was earned, NOT during the week it was paid to the employee.
- Report any additional income employees are receiving to the GDOL, except Social Security benefits, jury duty income, and pay for weekend military reserve duty.

Partial Claims Online Filing Instructions

Advise Your Employees

- They have two options of receiving their UI benefits: direct deposit or the Georgia UI Way2Go Debit MasterCard®.
- Employees choosing direct deposit must enter their direct deposit information on the GDOL website by selecting **UI Benefit Payments Method** under [Online Services...Individuals](#).
- They can elect to have state and/or federal taxes withheld by GDOL.
- Unemployment benefits are paid on a weekly basis. All weekly earnings over \$50.00 are deducted dollar for dollar from the benefit payment.

Instructions for Filing An Unemployment Insurance Claim

UI Claims Filing Instructions

The Georgia Department of Labor (GDOL) is temporarily suspending all in-person requirements for services provided by the agency. We strongly encourage individuals and employers to conduct GDOL-related business online to protect yourself and our staff from potential exposure to COVID-19. Select [Online Services](#) for a complete list of available services.

Filing an Unemployment Claim Online

You will need your:

- Social Security Number
- Georgia Driver's License, if applicable
- Bank's routing number and your account number (if you want to receive your benefit payments via direct deposit)
- Work history information for the last 18 months

Follow these steps:

1. Select the link labeled [Apply for Unemployment Benefits](#) on the GDOL Home page.
2. Answer the questions completely.
3. Download and read the [Claimant Handbook](#). Information in this handbook provides detailed instructions regarding the unemployment insurance (UI) program and "Next Steps" to follow after submitting your claim.
4. Record your **Confirmation Number**. A confirmation email will be sent to the email address provided when completing the claim application. (If you do not receive a confirmation number, the application was not successfully completed. It remains on the system for 24 hours. Log in again and make sure you select FINISH to receive a confirmation number.)

After you file, your next steps are to

1. **Request your weekly benefit payment every week**, starting the first Sunday after filing your claim by selecting [Claim Weekly UI Benefits Payments](#) on the GDOL Home page or calling the Interactive Voice Response (IVR) System at 1.866.598.4164
2. **Monitor your voicemail and email** closely for messages from the GDOL.
3. **Respond immediately to all requests for additional information.**
4. GDOL will contact you if it is necessary for you to complete an [Applicant Status Affidavit \(DOL-1054A\)](#). You will not have to go to a career center.
 - a. Download and complete the affidavit in its entirety.
 - b. Mail the affidavit and an enlarged, legible copy of your valid government-issued picture identification to the career center you selected on your claim. Select [Find a Career Center](#) or use the address indicated in the email request.

If you have claimed a week of benefits and have not received your written determination of eligibility, Claims Examiner's Determination within 21 days of the filed date, you may call UI Customer Service immediately at 404.232.3001 (in Metro Atlanta) or 1.877.709.8185 (in all other areas).