



**USA
BOXING®**

COVID-19 SURVIVAL GUIDE

A CLUB OWNER'S RESOURCE

We are in an unprecedented time in history. With a situation that's ever-changing, we understand the impact this pandemic has to our sport and way of life. At USA Boxing, we are committed to standing by our members during this difficult time. As such, we created this resource guide to address concerns regarding the management of our member clubs.

For information on COVID-19 related legislation and closures in your state, call 211 from any phone. If that's not available in your state, contact your state's health department or governor's office. Additionally, you can visit your state's health department by clicking the link below.

<https://www.usa.gov/state-health>

Resources for your Club

I. Crisis Prevention

As this pandemic is constantly evolving, it's important to develop an action plan to help club owners weather the storm, financially and emotionally. Crisis management technology company, Rock Dove Solutions, recommends every crisis management plan to include six key points:

1. ASSESS YOUR RISKS.

The first step is a risk assessment, which identifies potential events that would disrupt your business. (i.e. the COVID-19 pandemic, a fire to your establishment, etc.)

2. DETERMINE THE BUSINESS IMPACT.

Figure out how the risks found in Step 1 impact your business and your overall bottom line. Common effects include:

- Customer dissatisfaction
- Lost or delayed sales or income
- Staff layoffs or closures
- Bankruptcy

3. IDENTIFY CONTINGENCIES.

Now that you have determined what risks could impact your business and how, begin identifying which actions will help you address each possibility. Think about the steps that would be required to resolve a given crisis, what resources would be required, and how employees can help.

4. BUILD THE PLAN.

Once you've determined steps to address each type of situation or crisis, begin building a plan. Don't be afraid to reach out to outside parties, such as contractors and partners that work closely with your business.

5. FAMILIARIZE USERS.

It's important all employees understand their roles during a crisis. As many USA Boxing clubs are smaller in size, this may be the responsibility of one or two people. Remember, stress and panic can make it difficult to remember one's role in a crisis response. However, there are two ways to mitigate the effects of stress:

- 1) First, ensure that your staff, coaches, trainers, boxers and their families know what's going on. During a crisis, people require very quick access to straightforward information. Providing that information in a timely and transparent manner helps build trust and confidence in your club.
- 2) Make sure everyone is trained on what to do in the event of a crisis. It's important for clubs to practice or go over the plan regularly, to preserve confidence and effectiveness.

6. REVISIT THE PLAN FREQUENTLY.

Once your plan is written and approved and has been tested, be sure to revisit it frequently. It's vital to keep the plan up to date, especially as employees join or leave the company, new technologies become implemented, and other changes occur. It can be helpful to review and test the plan at least a few times a year to keep the content fresh.

II. Crisis Mitigation

Changes to legislation, along with the spread of the virus, evolve daily, even hourly. Business owners have already felt the impact of this fast-moving virus, affecting their operations and cash flow. Due to this pandemic, the Small Business Administration is offering low interest economic injury disaster loans. Information on this program can be found in the link below or you can reach the SBA's disaster assistance line at 800-659-2955.

<https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources#section-header-0>

The United States Chamber of Commerce is another critical resource designated to assisting small business owners. Below are additional resources club owners can take advantage of during this trying time.

<https://www.uschamber.com/co/start/strategy/small-business-resources-for-surviving-coronavirus>

Lastly, there are a variety of resources available locally to residents impacted by the pandemic. Click on the links below to see a list of resources available currently.

- [State funded COVID-19 assistance programs](#)
 - (NJ just released their economic relief program. Click [HERE](#) for more information.)
- [Banks currently offering COVID-19 assistance](#)
- Corporations offering direct financial assistance
 - [Amazon](#)
 - [Facebook](#)

211 hotlines can direct residents to various resources available in the community.

- Your local chapter of the United Way or other charitable organizations
- Many local banks and credit unions are offering emergency loans
- Tax exemptions or grants

Resources for Yourself

Unemployment/Income Loss

As of 3/25/2020, the Federal Government is near approving a 2 Trillion-dollar stimulus package. Part of this package includes extended unemployment benefits, as well as a stimulus check to those who qualify. To see if you or someone you know qualifies for unemployment benefits, click on the link below and choose your state. <https://www.careeronestop.org/LocalHelp/UnemploymentBenefits/unemployment-benefits.aspx>

With mandated closures of gyms and other recreational facilities, some club owners may be eligible state sponsored disability benefits. California, Ohio, and Washington are three of the states offering such coverage. Contact your state's 211 helpline for additional information.

For those looking to make additional income, below are some additional money making opportunities (many of which can be done from home.)

- [Tutor.com](#) and [Chegg](#) are hiring online tutors, starting at \$20.00/hr.
- [Vipkid.com](#) is hiring English tutors, paying up to \$22.00/hr.
- Grocery stores have seen an influx in demand, forcing them to seek immediate assistance. Contact your local grocery store to inquire about employment opportunities.
- Many courier and delivery services, such as UPS, FedEx, and Amazon are increasing their workforce with the increased demand in online shopping.
- Sell unwanted items on craigslist or eBay, or through mobile applications, like Let It Go.
- The US Government still plans to hire workers for the 2020 Census, after April 1st. Click [HERE](#) for more information or call 855-562-2020 and select option 3 to reach your local census office.
- Ridesharing companies, such as Grub hub, Lyft, and Uber are still looking for drivers. Also, existing Lyft and Uber drivers may be eligible to receive up to 14 days of financial assistance.

Mortgage/Rent, Utility, and Other Services

NOTE: There have been reports that certain financial institutions cannot offer certain financial benefits unless you list the reason for the request being you suffered a hardship due to COVID-19. Failure to disclose that may limit the assistance available.

Mortgage/Rent

- Homeowners who financed their home using an FHA loan, will have foreclosure and eviction proceedings suspended for 60 days, effective 3/18/2020.
- Fannie Mae and Freddie Mac are offered up to a 12-month suspension on mortgage payments, due to COVID-19. Please contact your mortgage company to see if you qualify.
- For those who rent their home, many states have begun placing protections in place for tenants, in the event they are not able to pay rent. The page below has a list of states which have passed such ordinances. For the most accurate information, call 211 or your local housing authority.

<https://www.fool.com/millionacres/real-estate-market/articles/cities-and-states-that-have-paused-evictions-due-to-covid-19/>

- If no such assistance is available in your area, speak with your landlord. Many landlords are likely to work out an agreement, based on the circumstances.

Childcare/ Education

The Families First Coronavirus Act can provide financial assistance to those required to stay home to care for their children or other family members. For more information on this program or to see if you are eligible, contact the U.S. Department of Labor's Wage and Hour Division at 1-866-487-9243.

In light of "home-in-place" regulation enacted to combat the spread of the virus across the country, certain states have started offering specific resource to help residents secure childcare. If your state is not on the list below, contact 211 or your local COVID hotline.

- **Washington:** Search for providers on the [Child Care Aware](#) site or call the family center number on their site. In addition, Seattle school district [recently launched child care sites](#) in many of its schools.
- **Texas:** [Texas Workforce Commission](#) is helping parents keep their childcare subsidies and allow for missed payments by parents.
- **California:** some childcare providers have already closed while others are [asking for help](#). The California Child Care Resource & Referral Network has [resources on finding childcare](#).
- **Florida:** Childcare centers are mostly [still open](#) but individual providers can choose to close. Their [Office of Child Care website](#) allows you to search for providers if you need help.
- **Ohio:** Ohio is ahead of the curve and implemented emergency child care measures that allow for [pandemic child care centers](#). You can search for providers in Ohio at the [Child Care Aware](#) site.

Utilities

Below is a list of some of the largest utility companies in the nation and how they're helping their community through this crisis.

1. [Pacific Gas & Energy \(PG&E\)](#) - won't disconnect service to customers for nonpayment indefinitely, has flexible payment plans if you can't pay on time
2. Southern California Edison - suspended disconnections and waiving late fees for those impacted by coronavirus
3. Consolidated Edison - suspended service shutoffs
4. Georgia Power - suspended residential shutoffs for the next 30 days starting 3/14
5. [Duke Energy](#) - suspended disconnections for non-payment
6. [NV Energy](#) - suspended disconnections for non-payment as well as late fees and deposits
7. PSE&G - suspended shutoffs for residential customers through end of April
8. [Atlanta Gas Light](#) - suspended shutoffs until at least April 13th
9. [Dominion Energy](#) - suspended disconnections for nonpayment
10. National Grid - suspended service disconnections and collections until the end of April
11. Northern Indiana Public Service Company - suspended service disconnections
12. Green Mountain Power - suspended service disconnections and deferring bill collection
13. [Puget Sound & Energy \(PS&E\)](#) - suspended service disconnections, waived late fees, and will work with customers on flexible payment plans
14. [Centerpoint Energy](#) - suspended service disconnections and will work with customers on payment plans
15. [AEP and Columbus Gas \(Ohio\)](#) - suspended service shutoffs
16. [Florida Power & Light \(FPL\)](#) - hasn't officially suspended service shut-offs but is willing to work with customers
17. [Rocky Mountain Power](#) - suspended non-payment disconnections and allow for payment plans

If you do not see your utility company on this list, don't hesitate to give your local utility company a call. They may have benefits available to their subscribers they have yet to advertise.

Phone and Internet

1. [Comcast](#) - free access to WiFi hotspots for 60 days, unlimited data for customers, no late charges or disconnections, 60 days of free basic internet for all new customers
2. [AT&T](#) - suspended disconnections and late fees, free access to public WiFi hotspots, and unlimited data for customers
3. Verizon - waived late fees and suspended disconnections, free international calling to [CDC level 3 countries](#), free activations and upgrades for a limited time
4. Charter Communications - suspend disconnections and waived late fees
5. [T-Mobile](#) - free international calling, unlimited data, free hotspots, suspended disconnections
6. [Sprint](#) - free international calling to CDC level 3 countries, suspend disconnections, unlimited data and free hotspots
7. [Atlantic Broadband](#) - suspended disconnections and waived late fees

Again, if your phone or broadband company is not on this list, contact them for assistance.

Food

- Find your local food bank on the [Feeding America website](#). They have a network of local food banks that distributes billions of meals every year.
- [Meals on Wheels](#) serves primarily the senior community and they have a network of 5,000 independently run local programs. Search for ones in your area on their website.
- Local charity organization, such as the United Way, can also assist you in securing food and other essential resources.
- WIC is another Federal program designed to address nutritional needs of women, infants, and children (up to 5 years old). Click [HERE](#) to find out more about the program, or call your local WIC agency. Click [HERE](#) for the agency directory.

Auto Loans

Many financial institutions are offering some form of forbearance or financial assistance due to the covid-19 crisis. Contact your lender for more information. Below is a list of some of the major vehicle manufacturers who already began offering assistance.

- **General Motors:** (Chevrolet, Buick, GMC, and Cadillac) - [GM Financial](#) is open to change payment arrangements and [Onstar Crisis Assist](#) and in-vehicle data will be available for WiFi-equipped owners.
- **Hyundai** - [revived its Assurance Job Loss Protection Program](#) providing six months of car payments to new buyers if they lose their job involuntarily and 90 days of payment deferral on select new cars
- **Ford** - allowing delay of payments to provide financial relief to car owners financed through Ford as well as deferring new car payments up to 90 days
- **Nissan** - Nissan's financing arm will allow current retail and lease customers to defer payments and delayed payments for 90 days for new buyers

Credit Card/ Loan Payments

Like mortgages, many banks/financial institutions are offering financial assistance at this time. Some companies are waiving certain fees or charges. Other companies are reinstating reward points or other amenities. Contact your specific financial institution for more information.

**** Note: As mentioned earlier, some banks may not proactively offer financial benefits due to the COVID-19 outbreak. Make sure you specifically state there has been a hardship due to the COVID-19 outbreak and you're seeking assistance. ****

Student Loans

Interest on federally held student loans will be waived for 60 days. In addition, borrowers can choose to waive payments for at least two months to allow themselves greater flexibility. US Department of Education Secretary DeVos issued the [announcement](#) on March 20th.

Borrowers who are already past due get forbearance automatically while others will need to request it specifically. You can contact the federal loan servicer directly below:

[CornerStone](#): 1-800-663-1662

[FedLoan Servicing \(PHEAA\)](#): 1-800-699-2908

[Granite State — GSMR](#): 1-888-556-0022



[Great Lakes Educational Loan Services, Inc.](#): 1-800-236-4300

[HESC/Edfinancial](#): 1-855-337-6884

[MOHELA](#): 1-888-866-4352

[Navient](#): 1-800-722-1300

[Nelnet](#): 1-888-486-4722

[OSLA Servicing](#): 1-866-264-9762

[ECSI](#): 1-866-313-3793

However, some borrowers may want to continue making payments. Those seeking Public Service Loan Forgiveness (PSLF) or those enrolled in a repayment plan with a manageable monthly payment may be better off continuing to make their normal payments.

PSLF is a federal program that many borrowers rely on to have student loan balances forgiven. Under this program, borrowers with direct loans who work in the public sector and make 120 qualifying monthly payments will have their loans forgiven tax-free. These paused payments from the student loan relief won't count towards the 120 qualifying monthly payments.

Note that [neither forbearance or deferment will hurt your credit scores](#). It will be noted on your credit history, but it will not reduce your credit score.

Tax Relief

There are a series of new tax benefits available, due to this outbreak. Before applying for any form of tax relief, please consult a tax professional to make sure you qualify

Federal

In response to the national coronavirus emergency, the Internal Revenue Service (IRS) issued guidance allowing all individuals and other non-corporate (small business) tax filers to defer up to one million dollars of federal income tax payments 3 months from April 15th to July 15th, without penalty or interest. Corporate taxpayers have a similar deferment but up to \$10 million dollars. As of March 20th, filing taxes has also been deferred to the July 15th date.

State

Many states have followed the example of the federal government. The AICPA has a [state by state summary](#) of what each state is currently doing. For example, the California FTB has postponed both filing and payment deadlines for individual and business entities for:

- 2019 tax returns
- 2019 tax return payments
- 2020 1st and 2nd quarter estimate payments
- 2020 LLC taxes and fees
- 2020 Non-wage withholding payments





COVID-19 Emergency Resource Checklist

A quick reference guide for club owners to address common concerns to their business and families

Is your club protected?

- Risk Assessment Plan
 - Assess risks
 - Determine the impact to your business
 - Identify Contingencies
 - Build a plan
 - Familiarize Users/Employees
 - Revisit plan frequently
- Financial assistance to operate your club
 - SBA Disaster Loan – (800) 659-2955
 - Apply for state or federally funded grants
 - US Chamber of Commerce – (202) 659-6000
 - Local Resources & Organizations – call 211 or your state’s COVID-19 hotline

Things to consider when protecting you family and household:

- Temporary employment/earning extra income
- Speaking with your lender/landlord about your living situation
- Contacting your utility company
- Reaching out to your internet service provider to avoid disconnection
- Maintaining cell/ home phone service
- Securing meals through a food bank or charitable organization
- Contact lender(s) for financial assistance regarding any loans (mortgage, personal loans, auto loans, student loans)
- Contact credit card company
- Secure childcare/home education services
- Research eligible tax benefits

NOTES:

