CORONA CRISIS

Playbook

A comprehensive plan to protect your business and the families you serve
Welcome Letter

I hope you and your family are safe and well!

As fellow business owners, we understand that the industry turbulence caused by the Coronavirus has put all of us in a difficult spot. Without revenue it’s becoming increasingly more difficult to make payroll for employees and cover critical overhead costs. With this in mind, we have been lobbying the government to get stimulus for businesses, and fortunately a $2 trillion-dollar bill was recently approved and passed. However, the program rules and loan terms can be complicated and cumbersome to figure out, and these challenges have made it difficult for businesses to get the fast funding they need to keep doors open and employees paid.

Therefore, we built this Corona Crisis Playbook, which provides practical best practices on how to acquire and conserve capital, and reengineer your operations, so you survive during the crisis and thrive through the recovery. In addition, we created a website for you to use, paycheckprotectionplanner.com, to provide free resources and tools to accelerate the process so you can get funded faster. This interactive website provides an action plan that outlines the steps you need to take to complete the application faster, so that you can get funding faster. It also includes a multi-media tutorial of the entire program and a calculator that automates the calculations to determine the maximum amount you can borrow, along with directions for how to have the loan fully forgiven.

Finally, there is an old saying that any sailor can navigate calm seas. It’s when the waves are the roughest, when the boat is in peril, that a captain’s skills are truly tested. We agree. Hard times offer an opportunity for leaders to rise up and display their true character; to dig deep to do what’s right; to persevere through the valleys, and onto the other side, smarter, stronger, better, and more grateful than they were before. I believe this is an opportunity for all of us to rise up, to do our part, and this is ours - for you, your business, your employees and your family.

Again, we sincerely hope this playbook helps you to protect your business, and more importantly, the families your serve. We are in this together and will get through this, together.

Sincerely,

Sean Wolfington  
Chairman | Wolfington Companies

David Boice  
CEO | Team Velocity

Budd Blackburn  
President | Level-5 Advertising

Chad Collier  
CEO | CarSaver

“Tough times don’t last, but tough people do. We’re going through some tough times right now, but they won’t last.”

Alonzo Mourning
The Corona Crisis Playbook provides practical strategies and best practices to survive during the crisis and to thrive through the recovery.

**In this playbook, you will discover best practices to:**

- Get fast funding from the new stimulus program: **Paycheck Protection Program**
- Protect your business while protecting and serving your employees, customers, partners and community
- Create a plan to re-engineer your strategy and operational processes for all areas of your business affected by the crisis.

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The purpose of this guide is to help you create a plan that outlines everything you need to do to protect your business and the families you serve. You can use this guide to create a plan to survive during the crisis & thrive through the recovery. Forecast & prepare every mission-critical area of your business and explore different strategies and business models to adapt to the changing market dynamics.
1. Create a Crisis

**TASK FORCE**

**Appoint Team**
Appoint a dedicated team of leaders from different disciplines to create and manage your strategy, in all mission-critical areas of your business, including, but not limited to: capital management, communications, human resources, virtual workforce, facility management and other critical areas of your business.

**Assign Tasks**
Assign areas of responsibility to leaders in each mission-critical area of your business.

**Create Plan**
Create a detailed action plan that describes what needs to be done, how, by whom and by when. Meet daily to review the strategy and tactical action plan, so you can adjust quickly as the market changes.

**Manage Process**
Manage the process by meeting daily and confirming all assigned tasks were completed. It is important to be nimble so you can be prepared to adjust quickly as market conditions change.
2 Create a Plan to Survive the Crisis & THRIVE DURING THE RECOVERY

Manage, protect & grow your people & your business
Create a plan that outlines everything your business needs to do to manage, protect and grow your people and your business during and after the crisis. By planning proactively, you will minimize the risks during this crisis and maximize the opportunities after the crisis.

Create a comprehensive plan
Include capitalization, communications, operations, facility management, inventory, human resources, health services and other mission-critical parts of your business.

Defensive & offensive strategies
Create defensive and offensive strategies that are ready-to-implement, depending on the market conditions. Be prepared to shift from defense to offense, to grow market share while other businesses are on the sidelines.

3 Forecast & Prepare for BEST & WORST CASE SCENARIOS

Stress test your financials
Simulate different scenarios to forecast how to manage cash flow, if and when revenue decreases. Conduct financial stress tests to determine your cash flow positions in multiple scenarios, from best to worst case scenario, assuming you lose 25%, 50%, 75% and 100% of your revenue.

Absenteeism in the workplace
Plan for a high level of absenteeism in your workplace, due to sick employees, those who stay home to care for sick family members, and those who must stay home with children. Educate your leadership team on how to properly handle employees who are sick, while also managing the operations with a skeleton crew. Create a skeleton-staffing strategy and processes for running your business with a smaller workforce, potentially up to half of your current staff. Cross-train employees to perform critical functions so the workplace can operate if key employees are absent.

Identify ALTERNATE SUPPLY CHAINS

Prioritize the acquisition of supplies that are mission-critical to generate short term revenue. Find additional suppliers, to hedge against the limited ability for your suppliers to manage the demand for their services while a large portion of their workforce could be absent from work.
The Coronavirus Checklist gives you all the steps you need to take during and after an outbreak to protect your employees, customers and everyone you serve.

**DURING AN OUTBREAK**  
**Steps to Take**

- Work with the local health department and community partners to implement response plans.
- Update partners, stakeholders, employees, and customers regularly and continue to promote healthy habits.
- Address the potential fear and anxiety that may result from rumors or misinformation.
- Clean frequently touched surfaces and objects.
- Increase space and limit contact between employees & customers (avoid handshakes).
- If someone develops symptoms, immediately isolate them and give them a clean disposable face mask. Note that face masks are intended to protect others, not the person wearing them.
- Separate sick individuals and call for medical advice.
- Consider alternatives for employees and customers who are at high risk for complications from respiratory disease, including older adults and those with chronic health conditions.

**AFTER AN OUTBREAK**  
**Follow Up**

- Discuss and document lessons learned. Gather feedback from employees, customers, community partners, and stakeholders.
- Improve preparedness plans accordingly.
- Maintain community partnerships. Participate in community-wide emergency preparedness activities.
- Test and update plans regularly.
## Planning

### ACTION PLAN

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<td>Cross-train employees to perform critical business functions so the workplace can operate even if key employees are absent.</td>
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<td>Monitor absentees, implement flexible worksites, hours and establish processes for maintaining a smaller workforce.</td>
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Planning

RESOURCES

- Corona Guide for Businesses
- Corona Guide for Families
- PPP Playbook
- 10 Benefits for Small Businesses
- Harvard Business Review: Resources to Help your Small Business Survive the Coronavirus
- Leading through Corona: Bain Consulting
- Impact of Crisis on Growth Company Valuation
- Center for Disease Control: Plan, Prepare and Respond to Coronavirus Disease 2019
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3 Funding Programs
There are 3 loan programs to help businesses get fast funds to survive during the crisis & thrive through the recovery.

1. Paycheck Protection Program
   - PPP provides up to $10M of forgivable funds to primarily cover payroll (75%) and rent, utilities & mortgage interest (25%) during the loan period.
   - To be eligible you must have been in operation on Feb 15th, 2020 or earlier, and have no more than 500 employees on payroll. (some exceptions allow up to 1500 or 500 per location)
   - The loan terms don’t require any personal guarantee, collateral or recourse to the borrower. The most attractive term is that loans can be fully forgiven if borrowers follow all the rules; borrower has same head count from previous year and similar compensation levels compared to previous full quarter, and proceeds are spent during loan period on approved expenses; 75% on payroll, 25% on rent, utilities and/or mortgage interest. Any portion that is not forgiven converts into a loan at 1% for 2 years. Payments are deferred for up to 6 months and there is no pre-payment penalty.
   - If you have an EIDL loan already, you can roll it into a new PPP loan.
   - To apply, contact your local FDIC bank or SBA lender. More details

2. Economic Injury Disaster Loan (EIDL)
   - EIDL provides low-interest loans of up to $2 million for businesses that have suffered losses from some kind of disaster. The loan cannot be used for the same purpose as the PPP.
   - To be eligible you must be a small businesses or private non-profit with less than 500 employees.
   - The loan terms are 30 year at 3.75% interest with 12 months deferred payments while interest accrues. No personal guarantee for loans less than $200,000.
   - To apply, visit SBA.gov

3. Main Street Lending Program (MSLP)
   - MSLP provides low-interest loans of up to $25M - $150M to borrowers.
   - To be eligible you must be a U.S. based business with up to 10,000 employees or no more than $2.5 billion in 2019 revenues.
   - The loan terms are 4-year loans, up to 4% interest with 12 months deferred payments while interest accrues. All new loans are unsecured. Borrowers can get new loans for the lesser of $25M or 4x 2019 EBITDA, or extend existing loans they have through lenders for the lesser of $150M, or (i) 6X 2019 EBITDA or (ii) 30% of borrowers existing bank debt. Federal Reserve will purchase 4-year low interest loans made by banks to make it easier for lenders to lend.
   - Apply at any FDIC insured bank or U.S Bank holding company
Create a comprehensive
STRATEGY TO ACQUIRE &
CONSERVE CAPITAL

Develop a plan
Given the importance of cash flow in times like this, companies should immediately develop a plan for cash management as part of their overall business risk and continuity plans. In doing so, it is essential to take a full ecosystem perspective, as the approaches you take to manage cash will have implications for your business and your customers.

Focus on the cash-to-cash conversion cycle
Under normal business conditions, companies primarily focus on the profit and losses—growing the top line while managing the bottom line. Routine back-office activities such as paying bills and turning receivables into cash are often taken for granted. In the current abnormal business conditions, smart companies are shifting their focus from the income statement to the balance sheet. Of the three elements of working capital, payables, receivables, and inventory, executives have a tendency to focus on inventory. But, in order to minimize working capital requirements during challenging times, it’s important to apply a coordinated approach that addresses all three areas.

Revisit capital investment plans
With cash flow forecasts in mind, consider what’s really necessary for the near term:
- What capital investments can be postponed until the situation improves?
- What capital investments should be reconsidered?
- What capital investments are required to position for the rebound and for creating competitive advantage?

Consider alternate or non-traditional revenue streams
If your scenario planning is showing pressure on your continued revenue streams, consider ways you could temporarily or maybe even permanently replace that revenue. If you have assets you use to generate revenue, how could you think differently about how those assets are used to generate alternate revenue sources? Not only could this reduce some of your top line pressures, it could also mean not having to reduce your cost lines as significantly (not to mention a potentially more diversified revenue mix in the longer term).
Think beyond your four walls.

To maximize working capital, you can’t only focus on your own operations and inventory levels: you need to think about your entire ecosystem and supply chain. The same is true for payables and receivables. It’s important to carefully consider the upstream and downstream impact of your actions.

The Paycheck Protection Program, part of the $2T CARES Act, provides $350B of forgivable funding to cover operational and payroll expenses for businesses through June 30. The Paycheck Protection Program provides potentially free funds for businesses to cover payroll and other operating expenses, in the form of a loan, that will be fully forgiven if your business follows all the rules of the program.

In these circumstances, don’t assume the financing options you previously had available to you will continue to be available. Undertake scenario planning to better understand how much cash you’ll need and for how long. Use this opportunity to actively engage with your financing partners to ensure your available lines of credit remain available, and to explore new or additional options should you require them.
Cash flow management needs to be an integral element of a company’s overall COVID-19 risk assessment and action planning in the near term. Even for companies that have not yet been adversely affected, we recommend management teams with concerns about COVID-19 actively evaluate their cash flow requirements, develop appropriate actions under various scenarios, and assess potential risks in and to their customer base and supplier network.

Accounts Receivable
Companies tend to get lax about receivables when the economy is booming, interest rates are relatively low, and cash flow is not a concern. But, as supply chains are affected and managing cash flow becomes more important, it’s worth taking a hard look at how your receivables are being managed. In the point below, we mention the strategy of delaying payments to your suppliers; don’t be surprised if your customers are thinking about doing the same thing to you. That’s why it’s important to improve the rigor of your collection processes. Focus on customer-specific payment performance and identify companies that may be changing their payment practices. Also, get the basics right, such as timely and accurate invoicing. Any errors in your billing process can lead to costly delays in receiving payment.

Accounts Payable
One way to preserve working capital is to take longer to pay your suppliers. Some companies may unilaterally decide to delay their payments and force the extension on their suppliers, especially when stuck with inventory they can’t deliver into impacted margins. Of course, such an approach is likely to damage your supply relationships. Even worse, it might deprive supply chain partners of the cash they need to maintain their operations, which could lead to late deliveries and quality problems, never mind the added strain to supply relationships. We recommend working with suppliers to establish an agreement that both of you can live with. There might even be situations where you need to accelerate payables for a critical supplier that is on the brink of failure in order to preserve the integrity of your supply chain and prevent a critical disruption.
5 Accelerate accounts receivable and EXTEND PAYABLES, INTELLIGENTLY

(Acontinued)

Audit payables and receivables transactions

Make sure you’re paying the right amount for the goods and services you procure and collecting the right amount for goods and services you sell. Also, if you have the cash flow to support it, make sure you’re taking full advantage of all available discounts. On the receivables side, look for situations where unearned discounts were applied and then aggressively pursue the proper payment.

Consider alternate financing options

Depending on what your cash flow scenario planning reveals, you may also need to consider tactics to generate faster cash flow from your receivables. Aggressive techniques such as factoring your receivables, although relatively expensive, may be your best option to improve cash flow quickly. You may also consider working with your customers to offer dynamic discounting solutions for those that are able to pay more quickly (for example, discount terms can be defined in advance, and the customer calculates the appropriate discount based on a defined payment schedule). With this technique, you are essentially paying customers to provide you with short-term financing. But the cost may be substantial: a conventional “2% net 10” early payment discount translates into a 36% APR. However, if government loans or bank credits are not available, this might be one of your only options.

6 Convert fixed costs to VARIABLE COSTS, WHERE POSSIBLE

Revisit your variable costs

In times of uncertainty, it’s generally a good idea to swap fixed costs for variable costs wherever you can—preserving your core business while increasing your flexibility on the fringes. Reducing your variable costs is often a quicker way to immediately reduce your cash outflows than focusing on your fixed costs. Of course, there are the typical variable cost-reduction levers, such as imposing travel bans and non-essential meeting restrictions (which might already be in place as a way to manage employee safety), imposing hiring freezes, and placing restrictions on discretionary spend like entertainment and training. When labor is a significant cost line in your business, consider avenues that might help reduce spend to avoid getting to a situation where layoffs are required. For example, look for opportunities to reduce contract labor and re-distribute work to your permanent workforce. Encourage employees to take available leave balances to reduce liabilities on the balance sheet. And, if necessary, consider offering voluntary, or even involuntary, leave without pay to preserve cash.
7 Review insurance policies & 
BUSINESS INTERRUPTION COVERAGE

Companies should understand existing business insurance policies and the coverage they have in the event of a significant business disruption. Such insurance generally covers losses arising from disruptions to a business’s customers or suppliers. However, the breadth of coverage can vary significantly by insurer policy, industry sector, and geography. In addition, due to the insurance losses from the SARS epidemic, some insurers have included specific exclusions for losses arising from epidemics and pandemics, which you’ll need to understand if this is the case in your policy.

8 Leverage new 
TAX CREDITS & EMPLOYER BENEFITS

Leverage all the new tax and employer benefits to conserve cash and receive tax credits for employees who are on sick/medical/family leave. In addition to the forgivable loans available to businesses, the CARES Act provides many significant tax and unemployment benefits that will help businesses and their employees during the crisis.
## Capital Management

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<td>funding programs playbooks.</td>
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<td>Create coordinated approach to focus on cash that addresses payables,</td>
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<td>Identify alternate financing options</td>
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<td>Explore how your existing assets could be used to generate alternate</td>
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<td>Apply for Paycheck Protection Program. Review Paycheck Protection</td>
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<td>Action Plan</td>
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<td>Contact your financing partners to ensure your available lines of</td>
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<td>credit remain available, and to explore additional finance options</td>
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<td>Create cash flow sensitivity analysis</td>
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<td>Review receivable collection process and focus on customer-specific</td>
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<td>Establish an agreement with your suppliers if you need to delay</td>
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<td>Audit payables and receivables transactions to manage cash flow</td>
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<td>Identify where you can convert fixed costs to variable costs</td>
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<td>Review insurance policies &amp; business interruption coverage</td>
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<td>Research legislation regarding all the new tax credits and employer</td>
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☑ Paycheck Protection Playbook
☑ Economic Injury Disaster Funds Playbook
☑ Main Street Lending Program Playbook
☑ Guide to PPP - Overview
☑ Video Tutorial of PPP
☑ Corona Calculator
☑ Guide to PPP - Applying for a Loan
☑ Guide to PPP - Calculating Max Loan Amount
☑ Guide to PPP - Loan Forgiveness
☑ Guide to PPP - Action Plan
☑ Ten New Benefits for Small Businesses
☑ U.S. Treasury Coronavirus Actions Page
☑ IRS Coronavirus Page
☑ U.S. Department of Labor Coronavirus Page
☑ US Chamber of Commerce Payroll Protection Program Summary
☑ Small Business Administration (SBA) Paycheck Protection Page
☑ Small Business Administration (SBA): Small Business Guidance & Loan Resources
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When navigating troubling times, employees want to hear from their leaders, and that’s true now more than ever. They want to be inspired, to get practical solutions for real challenges, and a vision for the future that gives them hope. In this guide, you will learn best practices for communicating during a crisis, along with effective tactics to communicate with your employees, customers and the families you serve in your community.

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Create a Clearly-Defined COMMUNICATION PLAN

Inspire & Inform
Create a clearly defined communication plan to inspire and inform your employees and customers during this uncertain time. Fear is a virus and it thrives in companies and cultures that don’t communicate openly and often.

KeepEverybody Updated
Make sure your employees know where to get up to date information, whether on a website, email, conference calls, video conferences etc.

Stay Connected
Now more than ever, your employees need to hear from you. Conduct daily video conferences with your entire team, to inspire and inform them about everything that is going on and to gather feedback on what’s working and what needs to be improved.

Effective Communication with EMPLOYEES & CUSTOMERS

ChiefEncouragement Officer
In bad times, your title is Chief Encouragement Officer. Look for opportunities to recognize your team and celebrate victories along the road to recovery.

Water what you want to grow
Catch your employees doing something good, and celebrate them publicly, to inspire others to imitate their positive example. Water what you want to grow, and it will.

Appreciation goes a long way
How you treat your employees will directly drive how they treat your customers, so love and serve them and they’ll do the same for others.

People don’t care how much you know, until they know how much you care.

Fast Facts:
DID YOU KNOW?
Productivity improves UP TO 25% in organizations with connected employees
Effective Communication with EMPLOYEES & CUSTOMERS (continued)

Seek to understand
The key to good communications is less about what you say and more about what you hear. The best communicators don’t always say the right thing or have all the right answers, they ask the right questions and leverage the wisdom of others. They listen and learn, then they speak more intelligently, and their audience listens more because they feel understood.

Hard times require hard decisions
Discuss challenges openly with your team, invite them to help you find the causes and solutions, because they’ll be more likely to buy into a plan they helped create.

It’s not what you say, it’s how you say it
When communicating in crisis, delivering tough news can be tough to hear, so be honest and straightforward, but speak with empathy, sincerity and compassion. It costs nothing to make people feel good, but it can cost you a lot if you don’t.

Be there when they need you most
Many families are struggling, experiencing fear and personal pain, from the uncertainty and fallout from the crisis. Acknowledge their pain, listen and learn how you can help or connect them with someone who can. Equip them with the Corona Care Guide to help them protect themselves & their family.

Inspire your team
Share stories of wars won together in the past, to assure them that we will win again and “this too shall pass”. Share videos that inspire your team to use their time to constantly learn, grow and improve, personally and professionally. View Sample Video

“The day soldiers stop bringing you their problems is the day you have stopped leading them. They have either lost confidence that you can help them or concluded that you do not care. Either case is a failure of leadership.”

Secretary of State & General Colin Powell
Effective Communication with EMPLOYEES & CUSTOMERS (continued)

State the facts
Connect employees to timely, accurate information from CDC, WHO and your State and County Health Departments. Provide clear instructions about what to do if employees suspect they have been exposed to COVID-19.

Demystify the fear and outline the steps the organization is taking on behalf of its employees
Communicate the facts from authoritative resources on how COVID-19 is spread and how to avoid infection. Clearly articulate and communicate preventive actions the organization is taking to avert or contain transmission of COVID-19 at work (focus on technology and techniques for employee safety, hygiene, biohazard disposal).

Promote safety steps that employees can take at work
Use posters, memos, emails, intranet postings, supervisor talking points, FAQs, etc. to promote preventive actions employees can take (hygiene and avoidance) – see WHO and CDC recommendations.

Describe the impact on the organization
Describe the potential impact of an outbreak on your operations, services, travel, supply chain, business, revenues, etc., so employees can plan accordingly.

Summarize company policies/positions
Describe health plan coverage (preventive and treatment), attendance, paid time off, payroll continuation, travel, and group meetings.

Articulate work-from-home policies
One of the most effective strategies for limiting the spread of contagion among employees is to reduce human-to-human contact. If your organization supports telecommuting practices, clearly articulate procedures and expectations that employees should follow.

Promote safe travel policies
Consider the organization’s stance on employee travel and restrictions. Promote alternatives to travel, such as web conferencing and phone meetings. If employees must travel, offer clear guidance on safety protocols, augmenting with guidance from CDC and WHO.
Protect Your Employees & Families You Serve

You are a leader in your community and your community needs you now more than ever. You can raise awareness for your employees, customers and the community at large by inspiring and educating them on how to protect themselves and their family. You can communicate with everyone through your website and social media pages to inspire and inform your stakeholders.

Below are some examples of steps you can communicate to your customers the steps that your business is taking:

- Following the U.S. Center for Disease Control and Prevention (CDC) for Coronavirus (COVID-19)
  This includes asking sick employees to stay at home in order to continue to maintain a healthy and safe environment.

- Practicing Smart Personal Hygiene
  Employees are being asked to frequently wash their hands often with soap and water. As well as use hand sanitizers that are located throughout the facility.

- Cleaning and Disinfecting
  Frequently touched surfaces are being cleaned and disinfected daily. This includes tables, doorknobs, desks, phones, keyboards, faucets, etc.

- Avoiding close contact
  Employees (Service advisors, Service Technicians, etc.) are being spaced out to ensure proper distancing from fellow co-workers to maintain the 6ft rule.

Corona Care Guides

For Families & Businesses
The Corona Care Guide provides the information you need to protect yourself & those you love.

In the guide, you will find best practices to:
- Understand the COVID-19 virus
- Prepare your facilities, at work & home, to protect yourself & others from the virus
- Prevent yourself & others from getting & transmitting the virus
- Identify symptoms of the virus compared to the traditional flu
- Care for those who are sick
# Communications

## ACTION PLAN

<table>
<thead>
<tr>
<th>Action</th>
<th>Who</th>
<th>When</th>
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<tbody>
<tr>
<td>Schedule an all-hands meeting to review &amp; distribute the Corona Care Guide for Businesses with your employees.</td>
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<tr>
<td>Share Corona Care Guide for Families with all your employees, customers, vendors, partners, and community.</td>
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<tr>
<td>Distribute Corona Care Guide for Families via email, text, website, social media, and other direct channels.</td>
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<tr>
<td>Create a clearly defined communication plan to update your employees, customers, partners, vendors, and community.</td>
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<tr>
<td>Make sure your employees know where to get up to date information, whether on a website, email, conference calls, video conferences etc.</td>
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<tr>
<td>Conduct daily video conferences to inspire and inform your team and to gather feedback.</td>
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<tr>
<td>Look for opportunities to recognize your team and celebrate victories publicly, to inspire others.</td>
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<tr>
<td>Discuss challenges openly with your team, invite them to help you find the causes and solutions.</td>
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<tr>
<td>Provide resources for employees that are experiencing hardship. Listen for ways you can help or connect them with someone who can.</td>
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<tr>
<td>Share videos that inspire and inform your team on how they can use this challenging time to learn, grow and improve, personally and professionally.</td>
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<tr>
<td>Carefully consider your messaging – state the facts, outline the impact, share safety measures with your employees</td>
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<tr>
<td>Articulate work-from-home, time-off, and travel policies to your employees; update on an as-needed basis</td>
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<tr>
<td>Create assets that outline to your customers the measures you are taking to ensure the safety of your employees and your customers.</td>
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</tbody>
</table>
Communications

RESOURCES

- Corona Care Guide for Families
- Corona Care Guide for Businesses
- The Power of Good Communication in the Workplace
- 20 Ways to Communicate Effectively With Your Team
- Managing Organizational Communication
- Getting your organization ready for COVID-19
- How to Plan for Workplace Emergencies and Evacuations
- Best practices for your internal communication strategy
- IABC COVID-19 Resources
- The U.S. Department of Labor (DOL) Services by Location
- The U.S. Chamber of Commerce Directory
- The International County/City Management Association
CORONA CRISIS PLAYBOOK

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Times of crisis are an opportunity to show your employees how much you care. The first and most important way is to educate and equip them with everything they need to protect themselves and their families.

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Human Resources

1. Maintain a Healthy WORK ENVIRONMENT

Provide a clean & safe environment
Implement training, processes, tools and resources that protect their health and wellness, at work and home.

Educate & emphasize prevention practices
Include best practices for social distancing, respiratory etiquette and hand hygiene by all employees. Involve your teams to share best practices, and don’t be afraid to have fun with it, laughter helps the immune system.

Do in advance what you know in advance
Experts are forecasting that 50-70% of the country will get the virus, so it is critically important that you prepare to help your employees care for themselves and their families.

The Corona Care Guide offers practical information to help people avoid catching and sharing the virus, along with tips on how to care for loved ones who get sick. The guide can be branded for your business by adding a cover and an introductory letter from you, and you can share it via all channels, including email, text, website and social media.

“To win the marketplace, you need to win the workplace.”
Paco Wolfington

Corona CARE GUIDES

For Families
Tool to educate their employees on how to protect themselves, their customers, and their families

For Businesses
Provides resources to protect your employees & the families you serve
2 Protect
EMPLOYEES & THEIR FAMILIES

Stop the spread
Employees who are confirmed to have COVID-19 or who have a sick family member at home, should immediately notify their employer and everyone they came into contact with, so they can follow the CDC guidance for how to conduct a risk assessment of their potential exposure.

Inform others of potential exposure
Employers should inform fellow employees of their possible exposure to COVID-19 in the workplace, while maintaining confidentiality, as required by ADA. Employees exposed to a co-worker with confirmed COVID-19 should refer to CDC guidance for how to conduct a risk assessment of their potential exposure.

Care for the sick
When employees get sick, they should follow CDC-recommended steps, which means they stay home, except to get medical care. Learn what to do if you are sick.

Stay home
Employees should not return to work until the criteria to discontinue home isolation are met, in consultation with healthcare providers and state and local health departments. The new family act requires paid sick leave for those infected and caring for others.

Get up to speed
Research your workers compensation and health insurance policies to get up to speed with what’s covered and how you can better serve your sick employees and their families.

Quick Tips: STAY INFORMED

Follow the U.S. Center for Disease Control and Prevention (CDC) for Coronavirus (COVID-19)
This site provides the most up-to-date information that can help you protect your business & the families you serve

“Train people well enough that they can leave, treat them well enough so they don’t want to.”
Richard Branson
Create a **SKELETON STAFFING STRATEGY**

Prepare a strategy to manage the business in an environment with high absentee rates. Have contingency plans to run your operations with 25%, 50%, 75%, and 100% less employees than you have today.

Develop a **HR DECISION TREE**

Create a plan that ensures the survival of your business if your revenue is cut by 25%, 50%, 75% or 100%. Create a decision tree that defines what you’ll do with payroll at each stage of the crisis.

**Below are some decisions that companies need to make in crisis:**

- Maintain 100% of payroll
- Cut compensation by 25%
- Furlough employees
- Lay off employees
- Leverage contractors when needed

**Lay-Offs and Furloughs**

- If lay-offs/furloughs are necessary:
  - Develop a detailed communication plan for employees. Ensure that it covers any requirements for notification under Worker Adjustment and Retraining Notification Act (WARN)
  - Make sure your team follows all laws, regulations and policies with respect to employee entitlements, such as severance pay, accrued vacation and sick day payouts.
  - Communicate with former employees in terms of benefits administration, reference requests, verification of employment and, possibly, responding to lawsuits. Impacted employees will also want to know when they can expect to return to work.

**Compassionate Support**

Regardless of what you choose to do, prepare a strategy and a process to do it with compassion. Make all efforts possible to educate and equip the families you serve with the unemployment resources that are available to support them after termination.
Execute on Human Resources

RESPONSIBILITIES DURING COVID-19

Review & understand the CARES and FFCRA legislation to the best of your ability
Make sure that your Legal and HR advisors are experts in the legislation and give recommendations based on an in depth understanding of CARES and FFCRA.

Review HR Practices
Ensure they are consistent with public health requirements and state and federal workplace laws regarding the Coronavirus. (for more information on employer responsibilities, visit the Department of Labor and the Equal Employment Opportunity Commission)

Sick Leave and FMLA - Family First Coronavirus Response Act (FFCRA)

- Review and comply with the new Families First Coronavirus Response Act, to provide employees with paid sick leave or expanded family and medical leave. FAQ’s from NADA
- **Note:** The FFCRA provides for emergency paid sick leave and emergency leave for parents who cannot work due to having to care for children whose schools or daycare providers have closed. Employers with less than 500 employees are generally entitled to receive 100% reimbursement for the costs of the paid emergency paid leave they provide in the form of tax credits.
- The FFCRA provides for paid leave to employees that have been directly impacted by the Coronavirus
  - Impacted employees who require leave must be paid 100% of their pay if they are quarantined, pursuant to a government order or on advice of a doctor.
  - Impacted employees who require leave must be paid 2/3 of their pay if they are unable to work due to a need to take care for an individual or child impacted by the Coronavirus
- Employers will receive reimbursement for these wages as tax credits
- Employers may not discharge, discipline, or otherwise discriminate against any employee who takes paid sick leave under the FFCRA
## Human Resources

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<td>Provide instructions to employees of what to do if they get sick</td>
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<td>Establish a process for employees to inform the HR department about possible exposure &amp; create a policy for sick employees returning to work</td>
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Human Resources

RESOURCES

- Corona Care Guide for Businesses
- Corona Care Guide for Families
- Corona Crisis Playbook
- Guide to Human Resources
- Workplace Safety
- Wages, Hours and Leave
- Families First Coronavirus Response Act (FFCRA)
- Group Health Insurance
- Unemployment Insurance
- Workers’ Compensation
- Discrimination
- Medical Privacy
- Taxes
- Legislation
- Department of Labor
- EEOC
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Virtual Workforce

Working remotely for the first time can be overwhelming for some employees. It’s important that all employees have all the right equipment and processes to be setup for success. In this section, you will find best practices on how to educate and equip your employees with the right tips and tricks for staying productive while working remotely.

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Utilize VIDEO CONFERENCING

Video conferencing describes online meetings that take place over the internet to connect video conferencing systems in meeting rooms with personal devices such as laptops or mobile devices with embedded webcams. Utilizing a simple, unified video conferencing solution with support for screen sharing empowers your global teams to be more connected, productive and engaged.

Video conferencing software not only creates a more collaborative meeting culture in your organization, it’s a foundation for enabling today’s digital workforce. Video meetings help teams maintain human connections, irrespective of physical location, which speeds up decision-making and improves your ability to collaborate globally.

There are several platforms employees can use for video conferencing. Click each logo below for a “how to” guide on each platform:

Best Practices:
1. **Set up your space**
   It’s important you have a quiet place to conduct the meeting, if not it’s recommended to use a headset. Make sure you are not too far or too close to the camera and that the area is well lit.

2. **Dress like you would for an in-person meeting**
   Follow work dress code and try to avoid patterns and stripes (they can be distracting on camera)

3. **Start the call on time**
   Make sure you test your camera and audio before you start the call

4. **Mute**
   It’s important to stay muted when you are not speaking to ensure no background noise distracts from the call.
Help Employees Feel Like THEY ARE STILL A TEAM

If employees aren’t used to working remotely, they can sometimes feel isolated. Here are some best practices to help employees feel connected:

- Use a chat app - Slack or Microsoft teams are great options. Chat apps are great ways employees can stay up-to-date quickly on company news. As well, allows for employees to have the social conversations remotely that would normally happen in-person.
- Make sure everyone feels included - some employees are not sure to working remotely may hang back and not participate in the conversation. It’s a good idea to hold video watch parties and other social events to make those employees feel included.

Increase Productivity From YOUR VIRTUAL WORKFORCE

Establish structured daily check-ins

- This could take the form of one-on-one calls if your employees work more independently, or a team call if their work is highly collaborative.
- Make sure calls are regular and predictable, and that they are a forum in which employees know that they can consult with you, and that their concerns and questions will be heard.

Establish “rules of engagement”

- Set expectations for the frequency, means, and ideal timing of communication
- For example, “We use videoconferencing for daily check-in meetings, but we use IM when something is urgent.”
- Let your employees know the best way and time to reach you during the workday
- Keep an eye on communication among team members (to the extent appropriate), to ensure that they are sharing information as needed.

Quick Tips: WORKING REMOTELY

1. Establish a daily routine
2. Have a separate work space
3. Dress the part
4. Know your body - Make time to get up and walk around
4 Working Virtually

CHECKLIST

- Make sure you have all the tools you need: the right laptops, network access, passcodes and instructions for remote login.

- Minimize distractions and noises from others in your household. Separate your workspace from your personal space as much as possible. Use a pair of noise-canceling headphones to block out sounds. On conference calls, mute your microphone when you aren’t speaking. When videoconferencing, be mindful of what the camera is picking up behind you.

- Use digital collaboration tools to communicate with colleagues. Schedule group meetings by video conference and set up group chats via programs like Slack or Microsoft Teams. If email is leading to a misunderstanding, pick up the phone and have a conversation.

- Talk with your manager about child-care challenges. If you’re asked to work from home and your children’s school or day-care shuts down, that might affect your ability to do remote work during normal business hours. In some cases, children may be old enough to fend for themselves, but younger children will need more attention. One possibility might be to set up shifts at home, where one parent works remotely and the other parent cares for the child, and then they switch.

- Take steps to improve your internet speed. You may encounter slowdowns during periods of heavy use, like when you’re trying to work from home while your children are watching videos or playing games. Switch to Ethernet if you can. If not, move as close as possible to your Wi-Fi router.

- Fight the feeling of isolation. While you want to minimize distraction from your family members or roommates, you also want to avoid feeling like you are completely alone all day. Maintaining social connection is tricky while trying to create social distance, but there are ways to maintain your mental health. For example, call people on the phone or videochat and break up the day with some exercise. Some employers have also begun offering online resilience training to address the challenges of working from home during the outbreak.
### Virtual Workforce

#### ACTION PLAN

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<tr>
<th>Action</th>
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<tbody>
<tr>
<td>Define &amp; Communicate a strategy for working from home</td>
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<tr>
<td>Ensure all staff has the necessary equipment for working remotely</td>
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<tr>
<td>Establish structure daily check-ins between manager and employee</td>
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<tr>
<td>Establish “rules of engagement”</td>
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<td>Create proper workflows to help employees stay on task</td>
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<td>Set up Video conferencing to stay connected with you staff</td>
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<tr>
<td>Set up online chat to help employees stay connected &amp; communicate</td>
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<td>company-wide messaging</td>
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</table>
6 Virtual Workforce

RESOURCES

✔ A Guide to Managing Your (Newly) Remote Workers
✔ Five Advantages and Benefits of Video Conferencing
✔ Four Ways To Make Remote Work More Effective
✔ 4 Tips for Successfully Managing a Virtual Workforce
✔ Creating a ‘Third Culture’ Is Essential for Successful Remote Working
✔ Guide to Enterprise Telework, Remote Access and Bring Your Own Device (BYOD) Security
✔ Coronavirus: How to work from home, the right way
✔ SUCCEEDING FROM HOME: Here’s exactly how to thrive as a remote worker in the days of coronavirus
✔ Working Remotely: A Complete Guide to Turn You Into a Pro
✔ The Verge Guide to Working from Home
✔ USA Today: Top 13 tips to work at home amid coronavirus concerns
Keeping your facility clean will reduce the risk of transmission of Coronavirus, while providing peace of mind for your employees and customers. This guide best practices for how to ensure your facility is a clean and secure environment for employees and customers.
Manage, Clean & RemEDIATE
YOUR FACILITY

- Create a plan to increase the frequency and intensity of your cleaning schedule and cleaning all areas of the business, especially high traffic areas. Increase your cleaning schedule, especially surfaces that are non-porous, because the virus can live on those surfaces up to 9 days.
- Provide easy access to sanitizer and other related sanitary products for employees and customers.
- Establish clearly defined processes with daily checklists for what is cleaned, how and when.
- Make preparations to increase cleaning services and have back up cleaning companies who are ready to fill the gap if your existing partner loses the capacity to serve you.
- Upgrade quantity and quality of cleaning supplies to satisfy the increase in demand.
- Refill soap often and have plenty of alcohol-based hand sanitizer (60% alcohol) in all restrooms and common areas.
- Place UV humidifiers in high traffic areas where customers gather, to kill airborne particles that can live for hours.

Turn Workforce into
A CLEANING FORCE

**The DOs**

**DO** provide employees personal protection gear, like gloves, tissues, no-touch disposal receptacles, hand sanitizer and cleaning spray to keep their area clean for their customers.

**DO** encourage employees to convert downtime into cleaning time, by wiping down door handles and surfaces in high-traffic areas.

**DO** encourage employees to clean everything they touch, to protect themselves while cleaning and protecting the environment for others who come behind them.

**The DON’Ts**

**DON’T** use other employees’ phones, desks, offices, or other work tools and equipment, when possible. If necessary, clean and disinfect them before and after use.

**DON’T** use your dominant hand to open doors, because people unconsciously touch their face with their dominant hand over 300x a day, which is one of the most common ways to get the virus.

**DON’T** shake hands. Encourage social distancing. Little things make a big difference!
Clean & Disinfect YOUR FACILITY

How to clean & disinfect surfaces
- Clean & disinfect frequently touched objects and surfaces.
- Dirty surfaces can be cleaned with soap and water prior to disinfection.
- To disinfect, use products that meet EPA’s criteria.

How to clean & disinfect electronics
- Clean items such as tablets, touch screens, keyboards, remote controls and consider putting a wipeable cover on electronics.
- Follow manufacturer’s instruction for cleaning and disinfecting. If no guidance, use alcohol-based wipes or sprays containing at least 70% alcohol.
- Dry surface thoroughly.

How to clean & disinfect soft surfaces
- Clean soft surfaces such as carpeted floor, rugs, and drapes by using soap and water or with appropriate cleansers.
- Launder items (if possible) according to the manufacturer’s instructions.
- Use the warmest appropriate water setting and dry items completely or disinfect using products that meet EPA’s criteria.

What to use for disinfection
- Most common EPA-registered household disinfectants should be effective.
- A list of products that are EPA-approved for use against the virus that causes COVID-19 is available here.
- Follow manufacturer’s instructions for application, ensuring a contact time of at least 1 minute, and allowing proper ventilation during and after application.
- Unexpired household bleach will be effective against Coronavirus when properly diluted. Never mix household bleach with ammonia or any other cleanser.

How to PREPARE A BLEACH SOLUTION

Mix:
5 tbsp. (1/3 cup) bleach per gallon of water
OR
4 tsp. bleach per quart of water
### Facility Management

#### ACTION PLAN

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<tr>
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<tr>
<td>Create a plan around cleaning and sanitizing the business</td>
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<td>Define process &amp; daily checklists for what is cleaned, how and when</td>
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<tr>
<td>Upgrade your cleaning supplies to keep with demand</td>
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<tr>
<td>Refill soap often &amp; have alcohol-based (60%) sanitizer in all restrooms</td>
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<tr>
<td>Provide employees with necessary tools to keep their workspaces clean</td>
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<tr>
<td>Encourage social distancing</td>
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<tr>
<td>Discourage employees from sharing phones, headsets, and other equipment</td>
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<tr>
<td>Encourage everyone to do their part to disinfect</td>
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</table>
Facility Management

RESOURCES

- Corona Care Guide for Businesses
- Disinfection Cleaning Products Approved by EPA
- Cleaning & Disinfecting Your Facility
- Google Coronavirus info site
- Informational YouTube Video on Coronavirus
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Marketing

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In this guide we’ve outlined best practices for how to market your business during these uncertain times. There are times to play defense and times to play offense, and you’ll need to be prepared to market to your customers in both scenarios, depending on market dynamics. Not all messages and marketing mediums are created equal, so it’s Important, In this highly sensitive time, to strike the right tone In your messaging and to utilize mediums that provide a measurable, short term ROI, so you generate and conserve your capital through the challenging times.
Pivot Your MARKETING STRATEGY & INVESTMENT

Measurable marketing
In a time of crisis, demand decreases, so it is more important than ever to only invest in marketing strategies that give you an immediate ROI. Delay long-term brand-building campaigns, and invest in strategies that target in-market consumers that have a high probability of doing business with you now. Choose channels that allow you to target and measure each campaign.

Drive online sales
Direct investments toward marketing tactics that drive online sales. Shift budgets to promoting at-home and delivery-based options.

Audit your creative for the new reality
Ensure that all of the creative elements — tone, copy, visuals, keywords, placements — are appropriate and relevant to the current environment. Feature the most relevant products or campaigns and consider ways your brand can be helpful in this moment of need.

Serve first, sell second
Protect & serve your employees, customers, and community by promoting and providing your business’s Corona Care Guide for Families. This is not only a brand-building opportunity, it is a bond-building opportunity with those you serve.
Communicating with YOUR CUSTOMERS

Communicate how you are protecting your customers
Communicate with your customers the status of your operations, what protective measures you’ve implemented, and how they will be protected when they visit your business. They may have concerns about exposure.

We are open for business
Many consumers have been left wondering what businesses are open, and what business are closed. Consider launching a “We are Open” business strategy so consumers know you are open and ready for business. In this strategy, you can effectively communicate with your customers using an omni-channel approach to service their needs.

Inform customers about incentive programs
Educate your customers on all the programs that could help them save money on their vehicle during this difficult time. Manufacturers are offering unprecedented programs and incentives. Create and implement a campaign that targets in-market customers to promote the new programs and incentives, so you are prepared before your competition enters the market.

Watch your tone
It is critically important to maintain the appropriate tone in all marketing messages, to avoid anything that could give consumers the wrong impression of your business during this sensitive time.

No-contact service
If possible, implement a no-contact experience from start to finish. This could include pick up, delivery, virtual showrooms, and electronic forms of payment.

Target IN-MARKET CUSTOMERS

Recessions decrease demand, so it’s more important to target in-market customers than ever.

3 channels that enable targeting, measurability & immediate ROI are:
1. Search
2. Targeted pre-roll & video ads
3. Direct mail
3 Video & COMMERCIALS

The power of video
Consumers like video because it’s easy to digest, entertaining and engaging, and marketers like it because it can give a potentially huge return on investment (ROI) through many channels. Video is also very accessible to anyone with internet access, both to watch and to produce.

Public service announcement
Consider running an ad or asking your local TV rep if they would run a PSA to educate your community on ways to protect their families. Share the Corona Care Guide for Families as well as inspiring messages that bring everyone together. You can also run these videos on your YouTube channel, social media pages, & website. Here is an example of a video of what one association created to help communicate to their customers during this crisis.

4 Digital RETAILING SOLUTIONS

Offer an online buying process
While your physical brick and mortar may be closed at this time, to best support your customers while practicing social distancing, take this time to utilize the online buying process. Consider offering consumers the ability to do everything online and to have products or services sent directly to their home. Set up technology, people and processes to ensure a fluid pick-up and delivery experience for customers.
# Marketing
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Marketing

6 RESOURCES

☑ What The Coronavirus (COVID-19) Means For Marketers
☑ 5 Ways to Do Smart & Responsible Marketing During COVID-19
☑ Adapt Your Marketing Strategy for COVID-19
☑ Inside Google Marketing: 5 principles guiding our media teams in the wake of the COVID-19 outbreak
☑ 8 Ways for Your Business to Stay Ahead During the COVID-19 Outbreak
☑ Why Companies Turn To Digital Marketing To Survive COVID-19
CORONA CRISIS PLAYBOOK

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Action Plan

Resources
In this section you will find action plans for every section of this playbook. These action plans summarize the most important best practices in a format that makes it easy for you to assign actions to different team members along with a timeline for completion. We recommend that you review the action plans with your leadership team and customize them for your business.
## Planning

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<tr>
<td>Establish a dedicated team of leaders comprised of different disciplines.</td>
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<tr>
<td>Assign areas of responsibility to leaders in each mission-critical area.</td>
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<tr>
<td>Create an action plan that describes the what, how, who and by when.</td>
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<tr>
<td>Meet daily to review action plan and manage the process.</td>
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<tr>
<td>Create defensive and offensive strategies that are ready-to-implement,</td>
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<tr>
<td>depending on the market conditions.</td>
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<tr>
<td>Simulate different scenarios to forecast how to manage cash flow, if and</td>
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<tr>
<td>when revenue decreases.</td>
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<td></td>
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<tr>
<td>Conduct financial stress tests to determine your cash flow positions</td>
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<tr>
<td>In multiple scenarios, from best to worst case scenario.</td>
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<tr>
<td>Plan how to serve customers if employee absenteeism increases.</td>
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<tr>
<td>Cross-train employees to perform critical business functions so the workplace can operate even if key employees are absent.</td>
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<td></td>
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<tr>
<td>Monitor absentees, implement flexible worksites, hours and establish processes for maintaining a smaller workforce.</td>
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</tbody>
</table>
## Capital Management

### ACTION PLAN

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<thead>
<tr>
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<tbody>
<tr>
<td>Review <a href="https://www.example.com/stimulus">Stimulus Programs</a> and customize the action plan in each of the funding programs playbooks.</td>
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<td></td>
</tr>
<tr>
<td>Create coordinated approach to focus on cash that addresses payables, receivables, and inventory</td>
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<tr>
<td>Determine what capital investments are necessary for the near term based on cash forecasts</td>
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<tr>
<td>Identify alternate financing options</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Explore how your existing assets could be used to generate alternate revenue sources</td>
<td></td>
<td></td>
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<tr>
<td>Apply for Paycheck Protection Program. Review <a href="https://www.example.com/paycheck">Paycheck Protection Action Plan</a></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contact your financing partners to ensure your available lines of credit remain available, and to explore additional finance options</td>
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<tr>
<td>Create cash flow sensitivity analysis</td>
<td></td>
<td></td>
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<tr>
<td>Review receivable collection process and focus on customer-specific payments</td>
<td></td>
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<tr>
<td>Establish an agreement with your suppliers if you need to delay payment</td>
<td></td>
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<tr>
<td>Audit payables and receivables transactions to manage cash flow</td>
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<tr>
<td>Identify where you can convert fixed costs to variable costs</td>
<td></td>
<td></td>
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<tr>
<td>Review insurance policies &amp; business interruption coverage</td>
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<tr>
<td>Research legislation regarding all the new tax credits and employer benefits</td>
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</tbody>
</table>
## 3 Paycheck Protection Program

### ACTION PLAN

<table>
<thead>
<tr>
<th>Action</th>
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<tbody>
<tr>
<td>Prepare documents listed in <a href="#">Guide to Applying for a PPP Loan</a></td>
<td></td>
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<tr>
<td>Read the loan application form and borrower information sheet. Send any questions to your legal and financial advisors.</td>
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<tr>
<td>Contact your current bank to ask if they are participating in the program</td>
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</tr>
<tr>
<td>Calculate how much you can borrow through the Paycheck Protection Program. <a href="#">Guide to Calculating Max Loan Amount</a></td>
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<tr>
<td>Calculate possible reductions to your loan forgiveness amount. <a href="#">Guide to Loan Forgiveness</a></td>
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<tr>
<td>Submit your loan application to the bank you choose <a href="#">Guide to Applying for a Loan</a></td>
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<tr>
<td>Document your payroll and operating expenses</td>
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</tbody>
</table>
## Communications

### ACTION PLAN

<table>
<thead>
<tr>
<th>Action</th>
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<tbody>
<tr>
<td>Schedule an all-hands meeting to review &amp; distribute the <a href="#">Corona Care Guide for Businesses</a> with your employees.</td>
<td></td>
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</tr>
<tr>
<td>Share <a href="#">Corona Care Guide for Families</a> with all your employees, customers, vendors, partners, and community.</td>
<td></td>
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<tr>
<td>Distribute <a href="#">Corona Care Guide for Families</a> via email, text, website, social media, and other direct channels.</td>
<td></td>
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</tr>
<tr>
<td>Create a clearly defined communication plan to update your employees, customers, partners, vendors, and community.</td>
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<tr>
<td>Make sure your employees know where to get up to date information, whether on a website, email, conference calls, video conferences etc.</td>
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<tr>
<td>Conduct daily video conferences to inspire and inform your team and to gather feedback.</td>
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<tr>
<td>Look for opportunities to recognize your team and celebrate victories publicly, to inspire others.</td>
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<tr>
<td>Discuss challenges openly with your team, invite them to help you find the causes and solutions.</td>
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<tr>
<td>Provide resources for employees that are experiencing hardship. Listen for ways you can help or connect them with someone who can.</td>
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<tr>
<td>Share videos that inspire and inform your team on how they can use this challenging time to learn, grow and improve, personally and professionally.</td>
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<tr>
<td>Carefully consider your messaging – state the facts, outline the impact, share safety measures with your employees</td>
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<tr>
<td>Articulate work-from-home, time-off, and travel policies to your employees; update on an as-needed basis</td>
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<tr>
<td>Create assets that outline to your customers the measures you are taking to ensure the safety of your employees and your customers.</td>
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</table>
**Human Resources**

**ACTION PLAN**

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<tbody>
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<tr>
<td>Share &amp; distribute Corona Care Guide for Families with all your employees, customers, vendors, partners, and community</td>
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<tr>
<td>Implement training &amp; processes, tools and resources that protect their health and wellness, at work and home</td>
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<tr>
<td>Educate &amp; emphasize prevention best practices including social distancing, respiratory etiquette and hand hygiene by all employees</td>
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<tr>
<td>Frequently check the U.S. Center for Disease Control and Prevention (CDC) for Coronavirus (COVID-19)</td>
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<tr>
<td>Provide instructions to employees of what to do if they get sick</td>
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<tr>
<td>Establish a process for employees to inform the HR department about possible exposure &amp; create a policy for sick employees returning to work</td>
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<tr>
<td>Research your workers compensation and health insurance policies</td>
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<tr>
<td>Develop your HR Plan.</td>
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<tr>
<td>Review HR practices (for more information visit the Department of Labor and the Equal Employment Opportunity Commission)</td>
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<tr>
<td>If lay-offs/furloughs are necessary, develop a detailed communication plan</td>
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<tr>
<td>Research laws, regulations and policies with respect to employee entitlements, such as severance pay, accrued vacation and sick day payouts.</td>
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<tr>
<td>If lay-offs/furloughs are necessary, communicate with former employees in terms of benefits, reference requests, verification of employment</td>
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<tr>
<td>Review and comply with the new “Families First Coronavirus Response Act.” Learn about the rules here.</td>
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## Virtual Workforce

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<tr>
<td>Define &amp; Communicate a strategy for working from home</td>
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<tr>
<td>Ensure all staff has the necessary equipment for working remotely</td>
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<tr>
<td>Establish structure daily check-ins between manager and employee</td>
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<td>Establish “rules of engagement”</td>
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<tr>
<td>Create proper workflows to help employees stay on task</td>
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<tr>
<td>Set up Video conferencing to stay connected with you staff</td>
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<tr>
<td>Set up online chat to help employees stay connected &amp; communicate</td>
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<tr>
<td>company-wide messaging</td>
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<tr>
<td>Create a plan around cleaning and sanitizing the business</td>
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<tr>
<td>Define process &amp; daily checklists for what is cleaned, how and when</td>
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<tr>
<td>Upgrade your cleaning supplies to keep with demand</td>
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<tr>
<td>Refill soap often &amp; have alcohol-based (60%) sanitizer in all restrooms</td>
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<tr>
<td>Provide employees with necessary tools to keep their workspaces clean</td>
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<tr>
<td>Encourage social distancing</td>
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<tr>
<td>Discourage employees from sharing phones, headsets, and other equipment</td>
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<tr>
<td>Encourage everyone to do their part to disinfect</td>
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Business RESOURCES

PLAYBOOKS
- Corona Crisis Playbook: Best practices for surviving and thriving through the crisis
- Paycheck Protection Playbook: Comprehensive action plan to secure funding fast
- Economic Disaster Injury Loan Playbook
- Main Street Lending Program Playbook

GUIDES FOR BUSINESSES
- Guides to Operational Excellence in Crisis
- Guide to Planning
- Guide to Capital Management
- Guide to Communications
- Guide to Human Resources
- Guide to Virtual Workforce
- Guide to Facility Management
- Guide to Marketing
- Corona Care Guide for Businesses
- Corona Care Guide for Families

Paycheck Protection Program Guides
- Guide to Fast Funding - Overview of PPP
- Guide to Applying for a Loan
- Guide to Calculating Max Loan Amount
- Guide to Max Loan Forgiveness
- Guide to 10 New Benefits for Small Business

Economic Injury Disaster Loans Guides
- Guide to Applying for EIDL

Main Street Lending Program Guides
- Guide to Applying for MSLP
Resources

Planning Resources

Harvard Business Review: Resources to Help your Small Business Survive the Coronavirus
Leading through Corona: Bain Consulting
Impact of Crisis on Growth Company Valuation
Center for Disease Control: Plan, Prepare and Respond to Coronavirus Disease 2019

Capital Management Resources

U.S. Treasury Coronavirus Actions Page
IRS Coronavirus Page
U.S. Department of Labor Coronavirus Page
US Chamber of Commerce Payroll Protection Program Summary
Small Business Administration (SBA) Paycheck Protection Page
Small Business Administration (SBA): Small Business Guidance & Loan Resources
Goldman Sachs
NADA

Communications Resources

The Power of Good Communication in the Workplace
20 Ways to Communicate Effectively With Your Team
Managing Organizational Communication
Getting your organization ready for COVID-19
How to Plan for Workplace Emergencies and Evacuations
Best practices for your internal communication strategy
IABC COVID-19 Resources
The U.S. Department of Labor (DOL) Services by Location
The U.S. Chamber of Commerce Directory
The International County/City Management Association
HR Resources
- Workplace Safety
- Wages, Hours and Leave
- Families First Coronavirus Response Act (FFCRA)
- Group Health Insurance
- Unemployment Insurance
- Workers' Compensation
- Discrimination
- Medical Privacy
- Taxes
- Legislation
- Department of Labor
- EEOC

Virtual Workforce Resources
- A Guide to Managing Your (Newly) Remote Workers
- Five Advantages and Benefits of Video Conferencing
- Four Ways To Make Remote Work More Effective
- 4 Tips for Successfully Managing a Virtual Workforce
- Creating a 'Third Culture' Is Essential for Successful Remote Working
- Guide to Enterprise Telework, Remote Access and Bring Your Own Device (BYOD) Security

Facility Management Resources
- Disinfection Cleaning Products Approved by EPA
- Cleaning & Disinfecting Your Facility

Marketing Resources
- What The Coronavirus (COVID-19) Means For Marketers
- 5 Ways to Do Smart & Responsible Marketing During COVID-19
- Adapt Your Marketing Strategy for COVID-19
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- 8 Ways for Your Business to Stay Ahead During the COVID-19 Outbreak
- Why Companies Turn To Digital Marketing To Survive COVID-19
2 Employee RESOURCES

Corona Care Guide for Families
Corona Care Guide for Businesses
Employee Benefits | Sick Leave & Unemployment
Families First Coronavirus Response Act (FFCRA)
Working Remotely: A Complete Guide to Turn You Into a Pro
The Verge Guide to Working from Home
Coronavirus: How to work from home, the right way
Succeeding From Home: How To Thrive As A Remote Worker In The Days Of Coronavirus
USA Today: Top 13 tips to work at home amid coronavirus concerns

3 Family RESOURCES

Corona Care Guide for Families
Families First Coronavirus Response Act (FFCRA)

4 Corona RESOURCES

CDC Coronavirus Disease Website
   How COVID-19 Spreads
   Symptoms
   Prevention & Treatment
   Testing
   Frequently Asked Questions
   What to Do If You Are Sick with COVID-19
   Stigma Related to COVID-19
Resources

CDC Situation Updates
   Situation Summary
   Cases in the U.S.
   Global Locations with COVID-19
   Risk Assessment
   CDC in Action: Preparing Communities

Corona Data Analysis

State & Territorial Health Department Websites

US Department of Health & Human Services Facebook Page

US Department of Health & Human Services Twitter Page

CDC Facebook Page

CDC Twitter Page

Google Coronavirus info site

Informational YouTube Video on Coronavirus

KPMG COVID-19 Economic Impacts

JP Morgan COVID-19 and the Markets

Video RESOURCES

Surviving quarantine and isolation - 20 tips against cabin fever

Italians in nationwide coronavirus lockdown sing together to boost morale

ICU Doctor at Cornell NYC: Tells you exactly what to do to protect your family

The sky is clearing: An inspirational film I Coronavirus Pandemic

Let It Be – The Deerfield Virtual Ensemble