

March 30, 2020

Support & Assistance for AMTA Michigan Massage Therapists

*Changes in this document from the March 28 document have been highlighted below to make it easier to find them. Look for the NEW ****.*

Areas of change:

LMTs being forced to work

Taxes: specifically Federal Taxes

Employers: Paycheck Protection Plan

This is a list of sites offering support and assistance for Michigan Massage Therapists who are unable to work due to the Coronavirus outbreak. It was compiled by the volunteers of the AMTA Michigan Chapter and will be updated as additional information becomes available. We have done our best to provide the most current information. Updates will appear on our Chapter Facebook Page, [Chapter Website](#) and the [AMTA National Website](#) under the COVID-19 link on the home page.

Please be patient when contacting these sites or completing forms. Due to the high number of people requesting assistance, the process is slow.

IF YOU ARE UNEMPLOYED

If you are an employee who is not working, you are eligible for Unemployment Compensation from the state. Governor Whitmer signed [Executive Order 2020-24](#) on March 25, 2020, which expands unemployment eligibility for Employees and cost sharing for Employers. (Reminder: employees receive a W2 at year end, and not a 1099) To file a claim follow this link <http://michigan.gov/uia>

If you are a business owner or independent contractor, not eligible for traditional unemployment, there is some relief available.

In [Section 2102 of the CARES Act](#) a temporary Pandemic Unemployment Assistance program is available through December 31, 2020 to provide payment to those not traditionally eligible for unemployment benefits who are unable to work as a direct result of the coronavirus public health emergency.

Please note: as of the writing of this document, the exact procedure to apply IS NOT known. We will update you as soon as that information is in.

NEW **IF YOU ARE AN LMT BEING FORCED TO WORK**

The Governor's office has confirmed that massage therapist are not necessary to sustain or protect human life, nor employ or support critical infrastructure workers.

If your employer tells you to come in to work, please report this to the [Michigan Attorney General's Office](#).

IF YOU NEED FOOD

This site will help you determine eligibility and to apply for [Food Stamps](#).

Michigan families needing food during the coronavirus crisis: here is [a map of all schools giving out meals](#).

OTHER ASSISTANCE

[Michigan 2-1-1](#) is an easy way to connect with help of all kinds, right in your community. Need help with food, housing, or paying bills? Need support in a family crisis or community disaster? We're here for you. Any time. All the time. Just call, text, or search online and we'll get you connected.

IF YOU CAN'T PAY YOUR BILLS

Call your creditors and utilities to make arrangements to lower or defer monthly payments. Many of them are under pressure from the federal government to work with their customers.

Utilities

<https://www.michigan.gov/mpsc/0,9535,7-395-93253-522093--,00.html>

Rent

Michigan has halted evictions until April 17, 2020. It is illegal for a landlord to evict a tenant without a court order. Check here for other housing and rent related questions: <https://michiganlegalhelp.org/self-help-tools/housing/covid-19-coronavirus-and-eviction-and-foreclosure-cases>

Student Loans

The CARES Act Senate Bill 3548 temporarily suspends payments for Student Loans.

This is a link to a one page summary. [CARES Act Summary](#)

If you would like to request a pause in your payments, you need to log on to <https://myfedloan.org> and follow the directions. There is no form to fill out, only a button to push.

- **Salle Mae** loan help is available at <https://www.salliemae.com/landing/coronavirus/>
- For all other student loans, please check the specific loan website and call their help line.

Credit Cards and Car loans

Here is some information to help you with the process.

<https://www.nolo.com/legal-encyclopedia/coronavirus-dealing-with-debt.htm>

NEW**Taxes**

- ****Federal Taxes
The deadlines to **file and pay Federal Income Taxes** are postponed until July 15.
<https://www.irs.gov/newsroom/tax-day-now-july-15-treasury-irs-extend-filing-deadline-and-federal-tax-payments-regardless-of-amount-owed>
- State Taxes
The Governor has extended the tax filing date for the state of Michigan and all municipalities to July 15th.

NEW**IF YOU ARE AN EMPLOYER: Loans and Grants and Support**

NEW****The [Paycheck Protection Program](#) provides American small businesses with eight weeks of cash-flow assistance through federally guaranteed loans. This loan can be forgiven and turn into a non-taxable grant. To read the entire bill, [click here](#).

There is plenty of information for Small Business Owners on this site. In addition, the federal government is offering 0% loans that may be forgiven under certain circumstances.

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

Michigan Small Business Relief Funds available

<http://pages.michiganbusiness.org/index.php/email/emailWebview>

For more information on local assistance available to small businesses, including counseling and mentoring. <https://www.sba.gov/local-assistance>

[Section 2302 of the CARES Act](#) also allows for employers to defer payment of the employer share of the Social Security tax they otherwise are responsible for paying to the federal government with respect to their employees

Want to have your voice heard?

State of Michigan Legislators: Who to contact and How

To quickly send a message to the legislator in your area, [click here.](#)

Write your own letter or make a phone call. Reach out to your Representative (most important) and Senator and let them know that you are a local business person who pays taxes and are under-represented for unemployment benefits as a small business owner and independent contractor.

WATCH OUT FOR COVID-19 SCAMS

If you receive calls, emails, or other communications claiming to be from the Treasury Department and offering COVID-19 related grants or stimulus payments in exchange for personal financial information, or an advance fee, or charge of any kind, including the purchase of gift cards, please do not respond. These are scams. Please contact the FBI at <https://www.ic3.gov> so that the scammers can be tracked and stopped.

Fraud involving payment of **Federal taxes** should be reported to the [Treasury Inspector General for Tax Administration](#)