

**Economic Injury Disaster Loans (EIDL) & Paycheck Protection Program (PPP)**  
**經濟損失災難貸款 (EIDL) & 薪金保障計劃 (PPP)**

	Economic Injury Disaster Loans (EIDL) 經濟損失災難貸款 (EIDL)	Paycheck Protection Program (PPP) 薪金保障計劃 (PPP)
Max loan amount 最高貸款金額	\$2 Million \$200 萬	\$10 Million \$1000 萬
Forgivable? 免還?	No 否 (Up to \$10K Advance Grant) (有最高一萬資金)	Yes 是
Collateral required? 抵押?	Depends on loan amount 視乎金額	No 沒有
Automatic Payment Deferral 自動延期還款	12 Months 12 個月	6 Months 6 個月
Where to apply? (Please click the link) 如何申請	<a href="#">Directly from SBA</a> (在 SBA 網上申請. 請點擊以上連結)	<a href="#">Locate a Lender</a> (通過 SBA Lender - 銀行申請)
Loan terms 貸款條款/利息	Interest - 3.75% up to 30 years (2.75% for Non-Profit 非營利)	Interest - 1% - 2 years
Approved uses of loan funds 貸款資金用途	<ul style="list-style-type: none"> <li>- Accounts Payable (應付賬單)</li> <li>- Payroll (薪金)</li> <li>- Fixed Debts (Rent, Utilities, etc.) 固定需付債務 (租或水電)</li> <li>- Some bills that could have been paid had the disaster not occurred (即使在疫怖發生前本應要支付的開支)</li> </ul>	<ul style="list-style-type: none"> <li>- Payroll Expenses (薪金開支)</li> <li>- Rent (租)</li> <li>- Mortgage Interest (房屋利息)</li> <li>- Utilities (水電)</li> </ul>

- U.S. Department of Treasury 美國財政部 - <https://home.treasury.gov/policy-issues/cares/assistance-for-small-businesses>
- SBA COVID-19 - <https://www.sba.gov/disaster-assistance/coronavirus-covid-19#/>
- SBA Eligible Lenders - Locate by Zip Code - <https://www.sba.gov/paycheckprotection/find>