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## Ppp lesson plans

Note: This article was updated at 9:34 a.m. EDT on April 17 to reflect the changing timing of the PPP fund renewal. Just before Noon Eastern Thursday - just 14 days after small businesses in America were able to apply for loans through the \$349 billion Wage Protection Program, or PPP - the U.S. Small Business Administration announced that it had exhausted its allocated funds. The agency, which administers the PPP, closed the application and stopped registering new creditors in the programme. That leaves many business owners coding. Some are still applying. Some are waiting for approval of the loan. Some work with banks or companies that do not yet have government approval as an SBA lender. And while Congress is expected to sign on to additional PPP funding, the survival of some companies may depend on finding other options. One possibility for some: The new Federal Reserve Main Street Lending Program. The commentary period for the Fed program, which is geared towards small and medium-sized enterprises, ended April 16. Unlike PPP loans, which can be forgiven provided borrowers meet certain conditions (primarily related to keeping employees on the payroll), the Main Street Lending Program works more like a traditional loan – although it comes with significantly low interest rates. The central bank estimates that the program, which is now open to companies with no fewer than 10,000 employees and will be run directly through lenders, will support up to \$600 billion in new loans. The Fed said that firms that took advantage of the PPP can also take main street loans. But there are some important differences between programs: Borrowers interest rates can expect to pay on main street loans are variable and right now range from 2.5 percent to 4 percent. PPP loans offer a fixed interest rate of 1%. The repayment period for Loans on Main Street is four years. PPP loans have two-year terms. The lowest loan amount for Main Street loans is \$1 million. There is no minimum loan amount for PPP loans. There are upward limitations on both programs, however. For PPP loans, the maximum amount of the loan is \$10 million. The size of the loans on Main Street varies depending on the main street lending facility for which you are applying. There are two: one for new loans and one for borrowers who have an existing loan through a given lender. While PPP loans may be forgiven in whole or in part if companies distribute at least 75 percent of their loan income to pay employees' salary, rent, and Main Street loans cannot be forgiven. Because there is no minimum company size requirement for eligibility for Main Street loans, individual owners, self-employed business owners and companies with fewer than 500 employees may apply. However, smaller companies are less likely to meet the financial requirements involved in the Main Street program, says Ami Ami founder and CEO of MultiFunding, a small business loan advisor based in Ambler, Pennsylvania. To be eligible, companies must have at least \$250,000 in earnings before interest, taxes, depreciation, and amortization (EBITDA) and no debt. Companies with debts have higher requirements than EBITDA. Companies that do not meet the requirements of the Main Street program should remain informed about the status of the PPP, which is expected to soon win congressional approval for new funds. The SBA processed loans worth more than 14 years in less than 14 days, according to a joint statement by U.S. Treasury Secretary Steven T. Mnuchin and SBA administrator Jovita Carranza. The great demand we have seen underlines the need for hardworking Americans to have access to aid as soon as possible. Everyone has an 11-year story. Where they were, what they saw, it affected them. I had just started working at Men's Health two months before the planes hit. After the shock, and the following days, we realized that the current problem of MH i was assembling-December 2001 had to be pulled apart and reprocessed to include a useful response to what happened. That was a huge challenge, since all that Men's Health means is about problem solving. This was a problem no one could solve. The planes are here. Thousands of people died. And now what do we do? Hugh O'Neill comes in. At the time, he was an executive writer on staff, and he crafted what remains to this day my favorite piece of writing in Men's Health. What is so essential - and perhaps even magical - about what he wrote is that it still resonates today. Why is that? Well, hope is still hard to find. We haven't received much good news in the last 10 years, especially in the last three. On some levels, especially politically, different groups of Americans seem to hate-hate truly-mutual more than ever, and too many people are OK with that. That's why I say read Hugh O'Neill's essay on the 9/11 anniversary and listen to his advice. In many ways, we're still recovering. And in so many ways it is crucial that each of us work to become the kind of man we describe. A Man's Reach By Hugh O'Neill Originally published December 2001 Our country was injured. We mourn the loss of the attacks on the World Trade Center and the Pentagon, and the deaths of passengers who attacked a group of terrorists in the air and perished in the woods near Shanksville, Pennsylvania, saving other people the bad guys tried to slaughter. In the days immediately after the assault, like most Americans, we tried to save a lesson that could be salvos for pain. But it seems that if you spend too much time thinking about East, your brain can be overcome on the brutal terrain of thousands of immolated for no reason. I couldn't form a coherent thought, it doesn't matter how saving a sustain of ruins. But then, as the scale of the tragedy became clear, a TV screen painting formed an image that would be worth clinging to, no matter what happens in the future. Whether war dogs are weakened, or wisdom and love can find a way around necessity, the memory of police officers, firefighters, blacksmiths, and emergency medical technicians moving methodically over large piles of rubble will remain an inspiration to deal with a crisis and simple old everyday life. With a stubborn mixture of power and care, those guys worked. One piece, one bucket at a time, set out to move the mountain of I beams and concrete and glass that buried their compatriots. We were struck by their simple stubbornness, the relentless simplicity of lifting and transport and continuation. Faced with an unaccountable task, they did what people do best – they started. Their ambition only extended to the end of their arms. Nothing fancy. Just the men and their muscles and their will at work. They looked at them, leaned over and carried the nearest burden. Here's the lesson we're determined to learn. Men are very useful when, like those rescuers, we focus on the small circle around us. We are referring to great opportunities – to amaze hordes of women, to reinvent capitalism, to account. But so many of us get lost in big plans, or caught up in vague rage and old regrets, that we forgot what those rescuers knew—that a man's job is right here, right now. The opportunities aren't there. I sleep upstairs, wearing Spider-Man pajamas. They're at the supermarket buying things for dinner, and now, after the attack, they're a little more scared for the people they love. Yesterday's game is in the cards. The mission, Lieutenant, is to focus on the task at hand, to take advantage of the opportunities that are right in front of you – within reach of your arm. The word ambition has come to mean unity to move up in the AP rankings, to achieve wealth or standing. But, indeed, an ambit man is nothing more or less than the circle in which he moves, the compass of his connections. We decree that ambition is the more modest but more demanding need to enrich the circle you are moving into, whether you are a Wall Street player or a Bay Ridge firefighter who could die on the way up the stairs of an inferno. The attack on America has, for now, done what all those sixth-grade teachers couldn't do - they wiped the grin off our faces. It's a good bet that we'll be wise boys again. But we also hope that theologian Thomas Moore is right, that melancholy sculpts a space in the soul where wisdom can grow. And we are determined to shrink our circle, to entrust our attention to what we can control. We will conduct and energy in classrooms, on ball fields, in churches, in bars, in our offices, in the backyard, in all Don't confuse us. We are left with four squares behind the great achievements in the common world, including rebuilding times of time, which show that it is right on the World Trade Center website. But a few months after this tragedy, we are looking for a slightly more attentive manhood, one that dreams of administration, not empire. In all the great people I have known—fathers, teachers, brothers, friends—their power has come from a sense of duty. Left foot. Right foot. We're at war, all right. And terrorism is just one of our enemies. The other is negligence. To honor the memory of those who died, and the service of those who dug, we will do our best to make ourselves useful. Return to Men's Health News This content is created and maintained by a third party and imported on this page to help users provide their email addresses. You might be able to find more information about this and similar content to piano.io According to a new report from the Department of Education, preschool teachers make terribly little money, despite being so important to the development of our children. Read more Consider the pros and cons of waiting another year when your child is on the young side. Read more Childhood experts agree: Participation in a high quality program prepares children for kindergarten and beyond. But finding the best option for your child requires time and research. To begin with, I answered the biggest questions. Read more More and more students are retained, but could the risks outweigh the benefits? Read more preschool teachers are often fabulous at cultivating independence, cooperation, patience, and self-control in young children. Why is that? They have developed an arsenal of tactics to deal with children with any possible personality. And they don't get bogged down by mom's fault. Here are their class-tested tips for solving common behavior problems, would be getting young children to share, listen, clean, and more. Read more

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