



**RESOURCES FOR COACHES, STAFF,
AND EMPLOYERS FACING CLOSURES**

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INTRODUCTION

As the coronavirus continues to spread across the country, many parkour organizations and gyms are facing the risk of serious business disruption -- not just a decline in enrollment and programming but mandated closure. Even if gyms are able to stay open through this crisis, the impact on enrollment will surely be felt into the summer.

Since the vast majority of coaches and gym staffers tend to be paid hourly, these changes in operations and decline in overall business performance will have devastating effects on wages. Parkour professionals should begin planning today for a decline in hours and pay over the next 6-8 weeks as their employers grapple with the rapidly changing economic situation.

Below we have compiled some resources and recommendations for employees and workers facing loss of wages, as well as for employers looking to provide better support to their team through this difficult time. We also included a few tips that might ease the financial impact of the short term losses.

Please make sure to cross reference and keep up to date with local developments within your city and state, as many places are rolling out different benefits on different timelines. If you have any recommendations of additional programs, please email us at contact@uspk.org



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SECTION 1

Resources & Recommendations for Workers Facing Furlough, Lay-off, and Work-Reduction

1 | Start by Calling 2-1-1

2-1-1 will connect you to a large number of health and human services both local and federal that can support you during this time including but not limited to:

- Basic human needs including food, clothing, shelters, rent assistance, and utility assistance
- Physical and mental resources including health insurance, support groups, and counseling
- Work support including financial assistance, transit assistance, and education programs
- Family support including child care
- Suicide prevention.

2 | Apply for Unemployment Insurance (UI)

If your gym or organization has temporarily shut down or significantly reduced your time, you can file an Unemployment Claim. UI provides partial wage replacement payments to workers who lose their job or have their hours reduced.

Every state has different requirements for eligibility. [Find your state requirements here.](#)

Remember, you do not need to be unemployed to collect benefits. Your company can put you on “stand-by” or furlough and you can still collect benefits so long as you’ve worked 680 hours in the past year.

Assume you deserve benefits, not the other way around. Ask questions and speak up.

3 | Apply For Paid Family Leave

If you live in California, Connecticut, DC, Massachusetts, New Jersey, New York Oregon, Rhode Island, or Washington, you have access to State Paid Family Leave (that is--provided by your state, not your employer!). State PFL can provide income to employees who are seriously ill or need to take care of others who are. [Check the details here.](#)

4 | File Your Taxes

If you haven't already filed your taxes – now is the time to do so. You may be eligible for a refund that can help provide a financial cushion. If your income was less than \$69k last year, there are numerous services to help you [file for free!](#)

Additionally, check if you are eligible for the [Earned Income Tax Credit](#) (For individuals making less than roughly 16k/yr, different rules for families), or any of the student tax credits listed below.

5 | Apply for Reduced Fare Public Transit

Most major cities offer reduced public transit fares to lower-income passengers, individuals with disabilities, and seniors. Review your local requirements to see if you qualify.

6 | Visit Your Local Food Pantry or Food Bank

Food Pantries and Food Banks provide free food for those who can not afford it. Most local food banks will ask for a photo I.D., such as a driver's license, and proof that you live in the area they serve. Some will ask for proof of income, but if you were recently laid off you will still likely qualify with no issue. Call ahead if you are unsure!

Additionally, these places provide more than just canned foods. Many places will have fresh produce, meat, and dairy.

7 | Call your utility companies, credit card companies, and other lenders.

Let companies know that you are impacted by the Coronavirus Pandemic. Seattle has set a strong example for other cities and states, committing to keeping water and electricity services on during this emergency time, and many companies making accommodations. Credit card companies and lenders also have plans in place for hardship.

Call to see what options are available to you before you default or fail to pay.

8 | Speak with your Landlord

Coronavirus is impacting renters everywhere. If you are even remotely concerned with making rent, start the conversation *today* before a problem occurs. There is no guarantee, but many landlords are willing to come to an equitable solution -- lower rent for a month or two, delaying pay by a month, allowing repayment over a series of months, and so forth.

9 | Are You A Student?

There are several tax breaks that you can apply for including:

- [American Opportunity Tax Credit](#), which will give you up to a \$2500 tax credit. If your tax is effectively dropped to 0 they will give you money up to \$1000.
- [Lifetime Learning Credit](#), which will give you a tax credit up to \$2000 a year, with no limit, to cover eligible expenses.
- [Deduction for Student Interest](#) which will give you a tax deduction for interest you paid on a student loan

Additionally, as of March 15, 2020 the Federal Government is planning to suspend interest on student loans. You can also apply to have your [loans adjusted for repayment based on income](#) at any point.

These resources are not COVID-19 specific and can be used at any time.

10 | Free & Income Based Health Care

There are a couple of different options for individuals who are uninsured to get health care.

- [Federally Qualified Health Care Centers](#) (FQHC) are in most cities and many rural areas. They will help you, even if you have no health insurance. You pay what you can afford, based on your income.
- [Free & Income Based Clinics](#) can also be found in most cities and towns.
- [Planned Parenthood](#) offers reproductive care and family planning. If you don't have insurance, you may qualify for low- to no-cost services. Call your local clinic and their staff will help you understand the costs.
- The [Insure Kids Now program](#) offers free or low-cost health insurance for kids and teens.
- **State Health Care Insurance** - Some states are re-opening enrollment periods for health insurance programs ([Massachusetts](#), [Washington](#) as of 03.15). Check your government websites for updates.

SECTION 2

Recommendations & Resources for Employers Facing Closure and Service Reduction

We also want to provide a few resources for employers, as well as ideas we've seen deployed by other organizations and companies, to help their employees and organizations through this difficult period.

1 | Review Your Leave Policies & Update Your Employees

Now is the time to review your sick, vacation, and leave policies for your organization. Send out an email or call a team meeting to review eligibility and use requirements.

2 | Ensure Employees Have Access to Paystubs

Make sure your people have easy access to their paystubs. This will make it easier for them to apply for benefits that may be available.

3 | Build a List of Remote Tasks and Projects For Employees

Are there administrative tasks that you've been putting off due to higher-priority work? Or projects that you've wanted time to tackle? Use this time to keep team members engaged and earning some money by working on these projects. A few examples include:

- Creating and updating key administrative documents including your employee handbook, risk management plan, training guides, and templates.
- Updates to your curriculum and coaching practices
- Website updates and design, creating and queuing blog and social media content.
- Have your employees take online first aid, safe sport, and professional training

4 | Careful With Using Volunteers

If your business has a shortage of workers and is looking for “volunteers” to help out, be aware that the [Fair Labor Standards Act \(FLSA\)](#) has stringent requirements with respect to the use of volunteers. In general, [covered](#), [nonexempt](#) workers working for private, for-profit employers have to be paid at least the minimum wage and cannot volunteer their services.

5 | Check If You Are Eligible For These Tax Benefits

There are several tax credits available to small businesses including:

- [Home Office Deduction](#) if you use part of your home for business
- [Business Expense Deductions](#) for qualified expenses.
- [Travel Deductions](#) if you use your vehicle for business (careful because you need to track your miles!)

Additionally, states and cities are starting to implement economic measures for local business including tax deferrals and breaks in response to COVID-19. Keep close attention to your local government updates each week to see what is being made available.

6 | SCORE Business Mentoring & Training

[SCORE](#) is a non-profit that provides free business mentorship and affordable workshops and business training/consulting. If your business has to close down, this is a great opportunity to do a little extra learning.

- [Remote mentoring](#) for expert help in specific areas.
- [Live webinars](#) on small business tips and strategies.

7 | Small Business Association Loans & Capital

The federally backed Small Business Association provides small businesses with financial and operational resources.

- [Economic Injury Disaster Loan](#) Program for small businesses has been expanded and funded to support those impacted by COVID-19,

provided through your state. You are going to need to check your state websites for updates on access, as not all states have access yet.

- [Guidance for Employers](#) to plan and respond to COVID-19 impacts
- [Access to Capital](#), including the Microloan program, the 7a Program, and the Express Loan program

8 | Contact Your Landlord

While not required, many landlords will be open to finding an equitable solution to the situation. It's in no ones benefit to lose your tenancy in a time of economic slowing. Here are some arrangements you could propose to get the conversation started:

- Deferred rent for a month or two, to be paid back in installments over the following months
- Lower/partial rent with the difference to be paid back in installments over the following month

Additionally, review your lease to see if you have any 'Force Majeure'/act of God provisions in your lease. These provisions lay out how the tenant-landlord relationship shifts during a crisis beyond either's control-- typically covering rent, liabilities, and security.

9 | Contact Your Utility Companies

For areas hit hardest, the option for deferral is already available. Call your utilities *before* you run into an issue in order to negotiate an arrangement.

10 | Finally: Check Your Local Government Communications

As COVID-19 continues to spread, we expect to see more cities and states adopt economic measures to support employees and small businesses. The best place to stay up to date is by following your State and City government websites. Examples of relief include utility and tax deferrals, microloans and grants, mortgage and rent moratoriums, and more.

SECTION 3

Additional Resources

[Safety Recommendations and Business Continuity Planning for Parkour](#)

United States Parkour Association

[Guidance for Businesses and Employers to Plan and Respond to Coronavirus Disease 2019 \(COVID-19\)](#)

Small Business Administration

['Tips for For Small Business To Prepare For COVID-19'](#)

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