



**1** **Create Your Plan & Timeline**  
 Determine your covered period  
 Establish a timeline and know your end date  
 Alert payroll company about the timeline  
 Use the Estimator spreadsheet

**2** **Understand FTE Counts**  
 Calculate your company's baseline  
 Full Time Equivalents (FTEs)  
 Review rehire procedures  
 Begin storing your documentation File upload to your CPA

**3** **Document Your Needs**  
 Create your "Certification of Necessity" document  
 Discuss with payroll company an "extra/off cycle" payroll run  
 Begin printing reports for payroll, utilities and rent

**4** **Halfway Point**  
 Recap and review current plan  
 Examine FTE benchmark to determine staffing changes  
 Follow your timeline & reassess

**5** **Update Your Plan**  
 Update your action plan with the first four week data  
 Run second half projections  
 Clearly define needed FTE counts

**6** **Look for New SBA Guidelines**  
 Review all SBA & Treasury updates  
 Final plan of FTE headcount for remaining time  
 Update your documentation/records

**7** **Prepare Out-Of-Cycle Payrun**  
 Work with payroll vendor to execute additional pay cycle (if needed)  
 Review cash flow  
 Update payroll, rent & utility records

**8** **Finalize Payroll**  
 Review & finalize payroll for remaining time  
 Begin forgiveness file  
 Upload leases, payroll reports and canceled checks

**9** **Submit Records for Audit**  
 Upload remaining records to dient portal  
 CPA review of records  
 Finalize compliance file for loan forgiveness

**10** **Submit to Bank**  
 Submit compliance file to lender  
 Discuss end-of-year planning  
 Review cash flow  
 Discuss NOL rules & Family First tax credits  
 Review retirement plans