

# The ERC is not a loan. It's a tax refund your business is owed.

If your business was hurt by the pandemic and you kept employees on payroll, you likely qualify *(even if you took PPP funds)*.



## What is the Employee Retention Credit?

In short, it's a payroll tax refund that puts your own money back in your pocket - it's not a loan. More specifically, the ERC is a federal incentive for businesses who kept employees on payroll during the pandemic – similar to PPP. Before 2021 you were not entitled to claim both PPP and the ERC, but a recent regulation change means businesses can claim the ERC even if you received PPP.

## Do you qualify?

There are two ways to qualify based on negative impacts from COVID-19. In 2020 and/or 2021 did your business experience either:

(a) limitations of commerce, travel or meetings, or (b) a decline in revenue?

A “yes” to either of these questions means you likely qualify for the ERC.

**If COVID-19 affected your business in any of these ways, you may qualify.**

- Partial / Full shutdowns
- Limitation of group meetings
- Supply chain interruptions
- Inability to retain or find employees
- Increase in cost of wages / goods
- Reduction in goods or services
- Interruptions to operations
- Inability to travel or attend conventions
- Cutting back on your hours of operations

## You can still qualify even if:



Your business increased profits during COVID



You were able to stay open during the pandemic



Your CPA didn't think you would qualify

For our clients there is zero obligation and zero cost to see if you qualify for a Payroll Tax Refund!  
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