

# Q&A for Paycheck Protection Program Data Reports

**Please note:** If you choose to take relief under the CARES Act, you should know that some of the Paycheck Protection Program (PPP) loans provisions cannot be used in combination with the CARES Act Payroll Tax Credits or with the CARES Act Payroll Tax Deferrals (if you will be seeking loan forgiveness). A business with an SBA PPP loan will not be eligible for the employee retention tax credit.

**Q:** What about tax credits available under the Families First Coronavirus Response Act (FFCRA) for COVID-19-related sick leave and family leave? Can I use the PPP loan program in addition to those credits?

**A:** Yes, you are still eligible for a PPP loan even if you are receiving the FFCRA tax credits for COVID-19-related paid sick leave and/or expanded family and medical leave. However, you cannot use the PPP loan proceeds to pay those wages, since you will be getting those wages refunded through the tax credits.

**Q:** I've just discussed all my options with my CPA/accountant and we feel the PPP loan of the CARES Act is the best thing for me. Where and how do I apply?

**A:** Here is the link to the [PPP loan application](#). The loan application must be submitted to an SBA approved lender. You may want to start with the financial institution you use for your business bank account. You can find a full list of the approved lenders on the Small Business Administration website at [www.sba.gov](http://www.sba.gov)

**Q:** When can I apply for the PPP loan?

**A:** The process opened April 3, 2020.

**Q:** Where do I get the *payroll* information I need for the loan application?

**A:** We've built a new report titled: Paycheck Protection Program Data to supply you with the payroll information you need.

**Q:** How do I get the report?

**A:** If you are a Paychex Flex® user, the new report is available within the Quick Reports section. Click on Quick Reports from your dashboard, then All Reports, select the Paycheck Protection Program Data Report, then Create Report, Select Report Options, Run Report, Select the Report, and then click Download.

**Note:** To get a report, you or your client also must have run payroll with Paychex in 2019, as it reports data for that year.

**Q:** As a former Paychex client, can I still get help with this?

**A:** If you previously accessed records through Paychex Flex, you can access all 2019 payroll records until June 1, 2020. If you were not an online Paychex Flex user, please submit your [contact information](#), and our Service Specialists will be in touch.

**Q:** On my report, I see a lot of detail, do I need all of it for the application?

**A:** No, in order to complete the application, you only need 2 numbers; Average Monthly Payroll and Number of Employees. The rest is for your reference. However, your lender may request additional documentation (such as tax filings) to support your application. The Number of Employees represents the average number of employees paid during the period. Please check with your lender to determine if this is the number they require in the "Number of Employees" box on the application.

**Paycheck Protection Program Data**

Time Run: 04/03/2020 05:31:26 PM

User ID: livereportsuser

Check Dates: 01/01/2019 - 12/31/2019

Average Monthly Payroll (per PPP Loan rules)	Average Monthly Employees Paid
\$216,861.32	22

Detailed breakdown of payroll data used to calculate Average Monthly Payroll

Company ID	Company Name	Month	Employee Earnings	Employer FICA Taxes	State/Local Taxes Assessed	Employer Benefits Costs*	Total Excess Comp deducted from loan amt potential	Number of Employees with non-US principal residences	Total Comp for Employees with non-US principal residences	Total Payroll Costs
09623332	RP N2A Client 1	Jan 2019	\$391,459.49	\$25,300.19	\$7,006.13	\$74,010.07	\$0.00	0	\$0.00	\$497,775.88
09623332	RP N2A Client 1	Feb 2019	\$342,629.85	\$21,026.44	\$1,796.38	\$27,940.81	\$78,090.00	0	\$0.00	\$315,303.48
09623332	RP N2A Client 1	Mar 2019	\$293,902.27	\$10,161.08	\$787.50	\$18,995.58	\$178,090.00	0	\$0.00	\$145,756.43
09623332	RP N2A Client 1	Apr 2019	\$1,053,959.74	\$35,736.29	\$580.13	\$70,589.53	\$630,209.00	0	\$0.00	\$530,656.69
09623332	RP N2A Client 1	May 2019	\$242,297.32	\$6,425.47	\$77.49	\$10,740.90	\$189,342.00	0	\$0.00	\$70,199.18
09623332	RP N2A Client 1	Jun 2019	\$818,716.80	\$28,770.58	\$156.90	\$48,938.60	\$544,642.58	0	\$0.00	\$351,940.30
09623332	RP N2A Client 1	Jul 2019	\$387,546.67	\$27,314.27	\$678.74	\$66,164.13	\$128,582.69	0	\$0.00	\$353,121.12
09623332	RP N2A Client 1	Aug 2019	\$292,983.66	\$18,676.18	\$872.26	\$48,808.44	\$167,978.58	0	\$0.00	\$193,361.96
09623332	RP N2A Client 1	Sep 2019	\$121,940.47	\$6,373.46	\$282.35	\$17,892.69	\$85,235.83	0	\$0.00	\$61,253.14
09623332	RP N2A Client 1	Oct 2019	\$46,389.33	\$2,529.06	\$26.15	\$7,953.00	\$34,456.10	0	\$0.00	\$22,441.44
09623332	RP N2A Client 1	Nov 2019	\$80,199.76	\$3,983.12	\$248.10	\$14,870.42	\$48,260.71	0	\$0.00	\$51,040.69
09623332	RP N2A Client 1	Dec 2019	\$42,336.62	\$1,678.16	\$50.70	\$1,325.02	\$35,905.02	0	\$0.00	\$9,485.48
09623332	<b>Subtotal</b>		<b>\$4,114,361.98</b>	<b>\$187,974.30</b>	<b>\$12,562.83</b>	<b>\$408,229.19</b>	<b>\$2,120,792.51</b>	<b>0</b>	<b>\$0.00</b>	<b>\$2,602,335.79</b>
	<b>Total</b>		<b>\$4,114,361.98</b>	<b>\$187,974.30</b>	<b>\$12,562.83</b>	<b>\$408,229.19</b>	<b>\$2,120,792.51</b>	<b>0</b>	<b>\$0.00</b>	<b>\$2,602,335.79</b>
	<b>Average</b>									<b>\$216,861.32</b>

**Q:** Are small businesses allowed to use calendar year 2019 payroll averages for the PPP calculation?

**A:** Yes, while there have been some inconsistencies in which months to use, both the application and the interim final rule state that using 2019 payroll averages is acceptable.

**Q:** Is there anything else I'm going to need for the application that you are not able to provide to me?

**A:** That depends. The status of Employer Paid Health Insurance varies by type of client.

Employer Paid Benefits Costs are factored into the Average Monthly Payroll calculation to the extent that the costs are tracked in Core Advanced/Paychex Flex® for the client. Retirement is included because retirement must be factored in payroll calculations. Employer Paid Health Benefits are only tracked in payroll if the client is PEO or if the client requested that we track them. They are not required for payroll calculations.

Scenario	Employer Paid Benefits Costs Status
Paychex PEO Clients	Employer Paid Health Insurance is included in the Average Monthly Payroll Calculation
Paychex Clients (non-PEO) that track their Employer Paid Health benefits with Informational Pay Components	Employer Paid Health Insurance is included in the Average Monthly Payroll Calculation
Paychex PIA Clients+	Employer Paid Health Insurance is NOT included in the Average Monthly Payroll Calculation (unless the client tracks the employer portion with informational pay components—then see above). At the client’s option, they can calculate the average monthly Employer Health Insurance costs (using the Employee Enrollment and Deduction Summary Report in the CARES Act Reporting Package) and add it to the Average Monthly Payroll Calculation used on the PPP application.
Client offers Employer Paid Health Insurance through a different provider (not Paychex)+	Employer Paid Health Insurance is NOT included in the Average Monthly Payroll Calculation (unless the client tracks the employer portion with informational pay components—then see above). At the client’s option, they can calculate the average monthly Employer Health Insurance costs (they must refer to their own records for this) and add it to the Average Monthly Payroll Calculation used on the PPP application.
Client does not offer Employer Paid Health Insurance	Amounts in Employer Paid Benefits Costs column would include retirement only (if applicable)—no other action needed

\*If you have your Health Insurance with Paychex, you can find the amount of Employer Paid Health Insurance on the Employee Enrollment and Deduction Summary Report available in the Paychex Flex® CARES Act report set in Paychex Flex® Quick Reports. You will need to average the monthly insurance costs and add that average to the Average Monthly Payroll costs supplied to you on the Paycheck Protection Program Data report. This total is what you use for the Average Monthly Payroll Costs box on the application.

+Does not track Employer Paid Health benefits with Informational Pay Components

**Q:** I’m a Paychex client, but I do not use Paychex Flex, how can I access the report?

**A:** Please complete [this form](#) to be put in touch with a Service Specialist who can assist.

**Note:** To get a report, you must have run payroll with Paychex in 2019. The reports are sufficient for what is required for the PPP loan application.

**Q:** I have multiple client IDs with Paychex. Do I need a report for each one?

**A:** If the businesses all share one Federal ID, the report will include all client IDs with consolidated information at the top of the report.

If each business has its own Federal ID, you will need to run a separate report for each one.

**Q:** I am a seasonal business. What do I do?

**A:** If you are a Paychex Flex® user, run the report using the Seasonal dates provided by the SBA: Feb. 15, 2019 to June 30, 2019.

If you are not a Paychex Flex® user, contact your Paychex representative.