

FOR IMMEDIATE RELEASE

October 27, 2026

Contact:

Early Learning Coalition of the Emerald Coast

850-833-3627 ext. 0

www.elc-ec.org

Early Learning Coalition of the Emerald Coast Partners with Federal Reserve to Gather Critical Small Business Data

Survey encourages local businesses to share financial experiences before November 13 deadline

SHALIMAR, FL – The Early Learning Coalition of the Emerald Coast (ELC–EC) is partnering with the Federal Reserve System to encourage local small business owners to participate in the 2026 Small Business Credit Survey, a nationwide initiative designed to better understand the financial challenges, experiences and needs of small businesses.

The annual survey, which remains open through November 13, 2026, invites owners and key financial decisionmakers of for-profit businesses with fewer than 500 employees to share their experiences with business conditions, financing and their outlook for the future. The confidential survey takes approximately 12 minutes to complete and is open to businesses currently operating, recently closed or preparing to launch.

As a participating partner, ELC–EC is encouraging early learning providers, community partners and local business owners throughout Okaloosa and Walton counties to make their voices heard. The Coalition is working toward a goal of collecting at least 50 survey responses to help ensure local business experiences are represented in the nationwide effort.

The Small Business Credit Survey is conducted annually by all 12 Federal Reserve Banks in collaboration with more than 100 nonprofit partners nationwide. Survey findings help inform federal government agencies, community development financial institutions, traditional lenders and policymakers about the financial realities facing small businesses. Previous findings have contributed to congressional testimony, lending program development and improvements in small business support services.

For ELC–EC, participation in this initiative aligns with its ongoing commitment to supporting working families, strengthening community partnerships and recognizing the important role local businesses play in the Emerald Coast economy.

All responses are confidential, and participants are not required to provide personally identifying information. Businesses across all industries are encouraged to participate before the November 13 deadline.

To participate in the 2026 Small Business Credit Survey, visit:

https://fedreserveboard.gov1.qualtrics.com/jfe/form/SV_38k9xZy8ayEERue?orgID=20261053

Additional information and access to the survey are available at:

<https://www.elc-ec.org/news/your-voice-matters-survey/>

About the Early Learning Coalition of the Emerald Coast

The Early Learning Coalition of the Emerald Coast is a nonprofit organization designated by Florida's Division of Early Learning to coordinate and strengthen early childhood education and care services throughout Okaloosa and Walton counties. Through School Readiness, Voluntary Prekindergarten (VPK) and Child Care

Resource & Referral (CCRR), the Coalition works to expand access to affordable, high-quality early learning opportunities, support working families and strengthen the early childhood education workforce. Learn more at www.elc-ec.org.

About the Small Business Credit Survey

The Small Business Credit Survey is an annual survey conducted by the 12 Federal Reserve Banks to better understand the borrowing and financial experiences of small businesses with fewer than 500 employees. The survey has been conducted annually since 2016, with findings released through reports published on FedSmallBusiness.org.