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The CARES Act Frequently Asked Questions

(Updated: April 9, 2020)

NOTICE: Squar Milner is providing updated information as it becomes available. Due to the nature of the emerging and rapidly evolving information from government and non-government relief programs, some requirements and offerings may change before they are listed here. Please consult with your loan officer for the most current details.

The goal of this Frequently Asked Questions (FAQ) document is to help you to understand the Coronavirus Aid, Relief, and Economic Security Act enacted March 27, 2020 (“CARES Act”) and what it means for your business. The following guide addresses specific details for each of the financial assistance programs.

QuickStart Assistance Questions

- ***Do you require capital to cover the cost of retaining employees?*** Then look to the [Paycheck Protection Program](#) (“PPP”) Loans.
- ***Is a quick infusion of a smaller amount of cash enough to cover you right now?*** You should review the information on the [Economic Injury Disaster Loans & Emergency Economic Injury Grants](#).
- ***Need to ease your concerns about keeping up with payments on your current or potential SBA loan?*** The [Small Business Debt Relief Program](#) can help.

Do you already know what resources you are looking for? The table of contents can direct you to more information about the program or assistance product you need.

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Paycheck Protection Program (“PPP”) Loans

The program provides cash-flow assistance through federally guaranteed loans to employers who have employees on payroll. If employers maintain their payroll through the eight week period after receiving the funds, the loans may be forgiven, which would help your workers remain employed, as well as help your small businesses and our economy to snap-back quicker after the crisis.

PPP has a host of attractive features, such as forgiveness of up to eight weeks of payroll based on employee retention and salary levels, a 1 percent interest rate, no SBA fees and at least six months of payment deferral with maximum deferrals of up to a year. Small businesses and other eligible entities will be able to apply if they were harmed by COVID-19 between February 15, 2020, and June 30, 2020. This program would be retroactive to February 15, 2020, to help bring workers who may have already been laid off back onto payrolls.

Eligibility

Q: What types of businesses and entities may be eligible for a PPP loan?

A: In general:

- Small businesses as defined by section 3 of the Small Business Act (15 USC 632),
- Tax-exempt 501(c)(3) nonprofit organizations,
- Tax-exempt 501(c)(19) veterans organizations,
- Tribal business concerns as defined by section 31(b)(2)(C),
- Sole proprietors, independent contractors, or eligible self-employed individuals

UPDATE: On April 8, 2020, the SBA issued an additional FAQ document stating that small business concerns are no longer required to have 500 or fewer employees to be eligible for PPP loans, provided that it meets the following requirements of the SBA’s “alternative size standard” as of March 27, 2020:

1. Maximum tangible net worth¹ of the business is \$15 million or less, and
2. Average net income after federal income taxes² (excluding any carryover losses) of the business for the two full fiscal years before the date of the PPP loan application is \$5 million or less.

Q: What does a sole proprietor, independent contractor or eligible self-employed individual need to provide to establish eligibility?

A: They must submit such documentation as is necessary to establish eligibility such as payroll processor records, payroll tax filings, Form 1099-MISC, or income and expenses from a sole proprietorship.

Note: For borrowers that do not have such documentation, such borrower must provide other supporting documentation, such as bank records, sufficient to demonstrate the qualifying payroll cost amount.

Q: What other requirements are necessary to obtain a PPP loan?

A: In addition to being one of the aforementioned businesses or entities you need the following:

- You have 500 or fewer employees per physical location of the business concern that is assigned a North American Industry Classification System (NAICS) code beginning with 72, for which the affiliation rules are waived. Additionally the principal place of residence is in the United States,

¹ Note that although “tangible net worth” is not defined in existing SBA regulations, the SBA has generally defined that tangible net worth is net worth *minus* goodwill (but not intangible assets).

² The existing SBA regulations provide a methodology for determining “net income after federal income taxes” for entities that are not subject to such taxes at the enterprise level (e.g., partnerships) at 13 CFR 121.301(b)(2).

or you are a business that operates in a certain industry and meet the applicable SBA employee-based size standards for that industry.

Click [here](#) for size standards in the number of employees for the NAICS industry as provided by SBA. (The size can exceed 500 for certain industries).

Note: Affiliation rules are also waived for any small business operating as a franchise that is assigned a franchise identifier code by the Administration, and a company that receives funding through a Small Business Investment Company.

- You were in operation on February 15, 2020 and had employees for whom you paid salaries and payroll taxes.

UPDATE: On April 8, 2020, the SBA issued an additional FAQ document stating that small business concerns are no longer required to have 500 or fewer employees to be eligible for PPP loans. (Refer to question above regarding eligible businesses, above.)

Q: What are affiliation rules?

A: They become important when SBA is deciding whether a business's affiliations preclude them from being considered "small." Generally, affiliation exists when one business controls or has the power to control another or when a third party (or parties) controls or has the power to control both businesses. [Please see this resource](#) for more on these rules and how they can impact your business's eligibility.

Q: Are there certain types of businesses that are not eligible for PPP Loans?

A: While nonprofits were made eligible for PPP Loans under the CARES Act, certain businesses are generally not eligible for SBA Loans³, which include (but are not limited to):

- Financial businesses primarily engaged in lending (e.g., banks, life insurance companies, finance companies, factoring companies);
- Business engaged in legal gambling activities;
- Businesses engaged in any activity that is illegal under federal, state or local law (e.g., cannabis industry), or if a 20 percent or greater equity owner of the applicant is incarcerated, on probation, on parole; presently subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction; or has been convicted of a felony within the last five years;
- Businesses which restrict patronage (e.g., men's or women's only health clubs);
- Businesses providing prurient sexual material;
- Businesses primarily engaged in political or lobbying activities;
- Speculation businesses (e.g., purchasing and holding an item until the market price increases);
- Household employers (e.g., individuals who employ household employees such as nannies or housekeepers);
- Businesses owned or controlled by an applicant that has ever obtained a direct or guaranteed loan from SBA or any other Federal agency that is currently delinquent or has defaulted within the last seven years and caused a loss to the government.

For list of ineligible businesses click [here](#).

³ See, 13 CFR 120.110 and described further in SBA's Standard Operating Procedure (SOP) 50 10, Subpart B, Chapter 2.

Borrowing

Q: Where should I go to get a PPP loan?

A: All current SBA 7(a) lenders are eligible lenders for PPP. The Department of Treasury will also be in charge of authorizing new lenders, including non-bank lenders, to help meet the needs of small business owners.

Q: How is the loan size determined (i.e., how much can I borrow)?

A: The maximum loan amount (**not to exceed \$10 million**) is the lesser of the amounts computed in clauses (1) and (2):

1. (I) The sum of –
 - a. The product of: (x) 2.5 and (y) average total monthly “payroll costs” (as defined below) incurred in the one-year period before the loan is made or for calendar year 2019 (or in the case of seasonal employers, the average monthly payroll payments for the 12 weeks beginning on February 15, 2019, or at the election of the eligible recipient, from March 1, 2019, and ending to June 30, 2019); AND
 - b. The outstanding amount of any loan made under the SBA’s Disaster Loan Program that was made during the period beginning on January 31, 2020 and ending on the date on which such loan may be refinanced as part of this new program.

OR

- (II) If requested by an eligible recipient that was not in business during the period from February 15, 2019 to June 30, 2019, the sum of –
 - a. The product of: (x) 2.5 and (y) the average total monthly payroll payments from January 1, 2020 to February 29, 2020; AND
 - b. the outstanding amount of a loan made under the SBA’s Disaster Loan Program that was made during the period beginning on January 31, 2020 and the date on which such loan may be refinanced as part of this new program.

OR

2. \$10 million.

Q: What costs are eligible payroll costs?

A: The following are eligible:

- Compensation (salary, wage, commission, or similar compensation, payment of cash tip or equivalent);
- Payment for vacation, parental, family, medical, or sick leave;
- Allowance for dismissal or separation;
- Payment required for the provisions of group health care benefits, including insurance premiums;
- Payment of any retirement benefit;
- Payment of state or local tax assessed on the compensation of employees;
- For loan applicants who are sole proprietors or independent contractors: wage, commissions, income, net earnings from self-employment, or similar compensation.

UPDATE: On April 8, 2020, the SBA published additional FAQs providing further clarity regarding accounting for federal taxes when determining payroll costs for purposes of calculating the maximum PPP loan amount, allowable uses of a PPP loan, and the amount of a PPP loan that may be forgiven.

- Payroll costs are calculated on a gross basis without regard to (i.e., not including subtractions or additions based on) federal taxes imposed or withheld, such as the employee's and employer's share of FICA and income taxes required to be withheld from employees. As a result, payroll costs are not reduced by taxes imposed on an employee and required to be withheld by the employer, but payroll costs do not include the employer's share of payroll tax.
 - *Example:* An employee who earned \$4,000 per month in gross wages, from which \$500 in federal taxes was withheld, would count as \$4,000 in payroll costs. The employee would receive \$3,500, and \$500 would be paid to the federal government. However, the employer-side federal payroll taxes imposed on the \$4,000 in wages are excluded from payroll costs under the statute.

Q: What costs are not eligible payroll costs?

A: The following are NOT eligible:

- Employee/owner compensation in excess of annual salary of \$100,000
 - The exclusion of compensation in excess of \$100,000 annually applies only to cash compensation, not to non-cash benefits, including employer contributions to retirement plans, group health care insurance premiums, state/local payroll taxes. (Per FAQs issued on April 6, 2020 by the SBA in consultation with the U.S. Treasury to interpret the PPP Interim Final Rule issued by the SBA on April 3, 2020.)
- Payments to independent contractors⁴;
- Employer's share of Federal employment taxes;
- Compensation of employees whose principal place of residence is outside of the U.S.;
- Qualified sick and family leave for which a credit is allowed under sections 7001 and 7003 of the Families First Coronavirus Response Act

Q: Do payments to independent contractors count as payroll costs for purposes of PPP loan calculations?

A: No, independent contractors have the ability to apply for a PPP loan on their own so payments to independent contractors do not count for purposes of a borrower's PPP loan calculation. Also, independent contractors do not get factored into the loan forgiveness calculation for the same reasons.

Q: What are the allowable uses of loan proceeds?

A: Uses of loan proceeds:

- Payroll costs (as noted above) (Per final interim rules provided on April 2, 2020 from the U.S. Treasury, 75 percent of the use of funds shall be for payroll which is a change from no limits on allocation for permitted users in the final bill issued on March 27, 2020);
- Costs related to the continuation of group health care benefits during periods of paid sick, medical, or family leave, and insurance premiums;
- Employee salaries, commissions, or similar compensations (see exclusions above);
- Payments of interest on any mortgage obligation (which shall not include any prepayment of or payment of principal on a mortgage obligation);
- Rent (including rent under a lease agreement);
- Utilities;
- Interest on any other debt obligations that were incurred before the covered period;
- Refinancing an SBA EIDL loan made between January 31, 2020 and April 3, 2020. If your EIDL loan was used for payroll costs, your PPP loan must be used to refinance your EIDL loan. Proceeds from any advance up to \$10,000 on the EIDL loan will be deducted from the loan

⁴ Although the plain language of the statute includes payments to independent contractors, guidance issued by the SBA on April 3, 2020, clarified that payments to independent contractors are not eligible payroll costs.

forgiveness amount on the PPP loan. (**Note:** If your EIDL loan was not used for payroll costs, it does not affect your eligibility for a PPP loan.)

Q: What are the loan interest rate and fees?

A: For any amounts not forgiven, the interest rate is 1 percent with no loan fees and no prepayment fee. (Per final interim rules provided on April 2, 2020 from the U.S. Treasury, a fixed 1 percent rate was used which is a change from a 4 percent capped rate in the final bill issued on March 27, 2020.)

Q: What is the maturity date on the PPP loan?

A: Two years (Per final interim rules provided on April 2, 2020 from the U.S. Treasury, a 2 year maturity was used which is a change from a maximum of 10 years in the final bill issued on March 27, 2020)

Q: When will I have to begin paying principal and interest on my PPP loan?

A: PPP loan payments are deferred for the first six months following the date of disbursement of the loan. However, interest will accrue on PPP loans during this six-month deferment.

Q: Can I apply for more than one PPP loan?

A: No, an entity is limited to one PPP loan. Each loan will be registered under a Taxpayer Identification Number at SBA to prevent multiple loans to the same entity.

Forgiveness

Q: Can my PPP loan be forgiven in whole or in part?

A: Yes, the amount of loan forgiveness may be up to the full principal amount of the PPP loan and any accrued interest, provided that all of the loan proceeds were used for the allowable purposes noted above, and employee and compensation levels are maintained.

Q: How is the forgiveness amount calculated?

A: Generally, and subject to further guidance from the SBA, forgiveness on a covered loan is equal to the sum of the following costs incurred during the covered eight week period, beginning on the date on which the lender makes the first disbursement of PPP loan proceeds to the borrower:

- Payroll costs, **plus**
- Payment of interest on any covered mortgage obligation (not including any prepayment or payment of principal on a covered mortgage obligation), **plus**
- Payment on covered rent obligations and any covered utility payment;
- Utilities;
- Interest on any other debt obligations that were incurred before the covered period.

UPDATE: On April 8, 2020, the SBA published additional FAQs providing further clarity regarding accounting for federal taxes when determining payroll costs for purposes of calculating the maximum PPP loan amount, allowable uses of a PPP loan, and the amount of a PPP loan that may be forgiven. (Refer to discussion regarding eligible payroll costs, above.)

Note, however, that not more than 25 percent of the loan forgiveness amount may be attributable to nonpayroll costs. Further, to the extent the PPP loan amount includes amounts to refinance prior EIDL, such amount is not eligible for forgiveness on the PPP loan.

The amount forgiven is reduced to the extent of employee headcount reduction during the covered period as compared to prior periods. In addition, the amount forgiven is reduced by the amount of any salary reduction of any specified employee during the covered period that is in excess of 25 percent of the total salary of the employee during the most recent quarter during which the employee was

employed before the covered period. A specified employee is one who did not receive during any pay period in 2019 wages at an annualized rate of \$100,000. Section 1106(d) is unclear on how the employee headcount and salary reduction provisions described in this paragraph operate if both provisions are triggered.

Q: How do I get forgiveness on my PPP loan?

A: You must apply through your lender for forgiveness on your loan. In this application, you must include:

- Documentation verifying the number of employees on payroll and pay rates, including IRS payroll tax filings and state income, payroll, and unemployment insurance filings.
- Documentation verifying payments on covered mortgage obligations, lease obligations, and utilities.
- Certification in good faith from a representative of your business or organization that is authorized to certify that the documentation provided is true and that the amount that is being forgiven was used per the program's guidelines for use. The required certifications are included on the PPP application form and include the following:
 - The applicant was in operation on February 15, 2020 and had employees for whom it paid salaries and payroll taxes or paid independent contractors, as reported on a Form 1099-MISC.
 - Current economic uncertainty makes this loan request necessary to support the ongoing operations of the applicant.
 - The funds will be used to retain workers and maintain payroll or make mortgage interest payments, lease payments, and utility payments; I understand that if the funds are knowingly used for unauthorized purposes, the federal government may hold me legally liable such as for charges of fraud. As explained above, not more than 25 percent of loan proceeds may be used for non-payroll costs.
 - Documentation verifying the number of full-time equivalent employees on payroll as well as the dollar amounts of payroll costs, covered mortgage interest payments, covered rent payments, and covered utilities for the eight week period following this loan will be provided to the lender.
 - Loan forgiveness will be provided for the sum of documented payroll costs, covered mortgage interest payments, covered rent payments, and covered utilities. As explained above, not more than 25 percent of the forgiven amount may be for non-payroll costs.
 - During the period beginning on February 15, 2020 and ending on December 31, 2020, the applicant has not and will not receive another loan under this program.
 - I further certify that the information provided in this application and the information provided in all supporting documents and forms is true and accurate in all material respects. I understand that knowingly making a false statement to obtain a guaranteed loan from SBA is punishable under the law, including under 18 USC 1001 and 3571 by imprisonment of not more than five years and/or a fine of up to \$250,000; under 15 USC 645 by imprisonment of not more than two years and/or a fine of not more than \$5,000; and, if submitted to a federally insured institution, under 18 USC 1014 by imprisonment of not more than thirty years and/or a fine of not more than \$1,000,000.
 - I acknowledge that the lender will confirm the eligible loan amount using tax documents I have submitted. I affirm that these tax documents are identical to those submitted to the Internal Revenue Service. I also understand, acknowledge, and agree that the Lender can share the tax information with SBA's authorized representatives, including authorized representatives of the SBA Office of Inspector General, for the purpose of compliance with SBA Loan Program Requirements and all SBA reviews.

Q: What happens after the forgiveness period?

A: Any loan amounts not forgiven are carried forward as an ongoing loan with max terms of two years, at a maximum interest rate of 1 percent. Principal and interest will continue to be deferred for the first 6 months after disbursement of the loan.

Additional Considerations

Q: How does the PPP loan coordinate with SBA's existing loans?

A: Borrowers may apply for PPP loans and other SBA financial assistance, including Economic Injury Disaster Loans (EIDLs), 7(a) loans, 504 loans, and microloans, and also receive investment capital from [Small Business Investment Corporations](#) (SBICs). However, you cannot use your PPP loan for the same purpose as your other SBA loan(s). For example, if you use your PPP to cover payroll for the 8-week covered period, you cannot use a different SBA loan product for payroll for those same costs in that period, although you could use it for payroll not during that period or for different workers.

Q: How does the PPP loan work with the temporary Emergency Economic Injury Grants and the Small Business Debt Relief program?

A: Emergency Economic Injury Grant recipients and those who receive loan payment relief through the Small Business Debt Relief Program may apply for and take out a PPP loan as long as there is no duplication in the uses of funds. Refer to those sections for more information.

Q: What happens if PPP loan funds are misused?

A: If you use PPP funds for unauthorized purposes, SBA will direct you to repay those amounts. If you knowingly use the funds for unauthorized purposes, you will be subject to additional liability such as charges for fraud. If one of your shareholders, members, or partners uses PPP funds for unauthorized purposes, SBA will have recourse against the shareholder, member, or partner for the unauthorized use.

Q: Who pays the fee to an agent who assists a borrower?

A: Agent fees will be paid by the lender out of the fees the lender receives from SBA. Agents may not collect fees from the borrower or be paid out of the PPP loan proceeds. The total amount that an agent may collect from the lender for assistance in preparing an application for a PPP loan (including referral to the lender) may not exceed:

- One (1) percent for loans of not more than \$350,000;
- 0.50 percent for loans of more than \$350,000 and less than \$2 million; and
- 0.25 percent for loans of at least \$2 million.

Q: Can PPP loans be sold into the secondary market?

A: Yes. A PPP loan may be sold on the secondary market after the loan is fully disbursed. A PPP loan may be sold on the secondary market at a premium or a discount to par value. SBA will issue guidance regarding any advance purchase for loans sold in the secondary market.

Small Business Debt Relief Program

This program will provide immediate relief to small businesses with non-disaster SBA loans, in particular 7(a), 504, and microloans. Under it, SBA will cover all loan payments on these SBA loans, including principal, interest, and fees, for six months. This relief will also be available to new borrowers who take out loans within six months of the President signing the bill into law.

Q: Which SBA loans are eligible for debt relief under this program?

A: 7(a) loans not made under the Paycheck Protection Program (PPP), 504 loans, and microloans. Disaster loans are not eligible.

Q: How does debt relief under this program work with a PPP loan?

A: Borrowers may separately apply for and take out a PPP loan, but debt relief under this program will not apply to a PPP loan.

Q: How do I know if I'm eligible for a 7(a), 504, or microloan?

A: In general, businesses must meet [size standards](#), be based in the U.S., be able to repay, and have a sound business purpose. To check whether your business is considered small, you will need your business's 6-digit [North American Industry Classification](#) System (NAICS) code and 3-year average annual revenue. Each program has different requirements, see [here](#) for more details.

Q: What is a 7(a) loan, and how do I apply?

A: 7(a) loans are an affordable loan product of up to \$5 million for borrowers who lack credit elsewhere and need access to versatile financing. It provided short-term or long-term working capital to purchase an existing business, refinance current business debt, or purchase furniture, fixtures, and supplies. In the program, banks share a portion of the risk of the loan with SBA. There are many different types of 7(a) loans; you can visit [this site](#) to find the one that is best for you. You apply for a 7(a) loan with a bank or a mission-based lender.

Q: What is a 504 loan, and how do I apply?

A: The [504 Loan Program](#) provides loans of up to \$5.5 million to approved small businesses with long-term, fixed-rate financing used to acquire fixed assets for expansion or modernization. It is a good option if you need to purchase real estate, buildings, and machinery. You apply through a Certified Development Company.

Q: What is a microloan, and how do I apply?

A: The [Microloan Program](#) provides loans up to \$50,000 to help small businesses and certain not-for-profit childcare centers to start up and expand. These loans are delivered through mission-based lenders.

Q: I am unfamiliar with SBA loans, can anyone help me apply?

A: Yes, SBA resource partners are available to help guide you through the loan application process. You can also contact your nearest [Small Business Development Center](#) (SBDC) or [Women's Business Center](#).

Economic Injury Disaster Loans & Emergency Economic Injury Grants (EIDL)

These grants provide an emergency advance of up to \$10,000 to small businesses and private nonprofits harmed by COVID-19 within three days of applying for an SBA Economic Injury Disaster Loan (EIDL). To access the advance, you must first apply for an EIDL and then request the advance. The advance does not need to be repaid under any circumstance and may be used to keep employees on the payroll, to pay for sick leave, meet increased production costs due to supply chain disruptions, or pay business obligations, including debts, rent, and mortgage payments.

Q: Are businesses and private nonprofits in my State eligible for an EIDL related to COVID-19?

A: Yes, those suffering substantial economic injury in all 50 states, D.C., and the territories may apply for an EIDL.

Q: What is an EIDL, and what is it used for?

A: EIDLs are lower interest loans of up to \$2 million with an interest rate of 3.75%, while nonprofits will pay 2.75%. The principal and interest deferment available for up to 4 years is available to pay for expenses that could have been met had the disaster not occurred, including payroll and other operating expenses.

Q: Who is eligible for an EIDL?

A: Those eligible are the following with 500 or fewer employees:

- Sole proprietorships, with or without employees
- Independent contractors
- Cooperatives and employee-owned businesses
- Tribal small businesses

Small business concerns and small agricultural cooperatives that meet the applicable size standard for SBA are also eligible, as well as most private nonprofits of any size. See below for more info on size standards.

Q: My private nonprofit is not a 501(c)(3). Is it still eligible for an EIDL and a grant?

A: Yes, if you are a private nonprofit with an effective ruling letter from the IRS, granting tax exemption under sections 501(c), (d), or (e) of the Internal Revenue Code of 1954, or if you can provide satisfactory evidence from the State that the non-revenue producing organization or entity is a nonprofit one organized or doing business under State law. However, a recipient that is principally engaged in teaching, instructing, counseling, or indoctrinating religion or religious beliefs, whether in a religious or secular setting or primarily engaged in political or lobbying activities is not eligible to receive an EIDL. If you are uncertain whether you qualify, please consult with legal counsel to determine whether your organization meets program criteria.

Q: Who is eligible for an Emergency Economic Injury Grant?

A: Those eligible for an EIDL and who have been in operation since January 31, 2020, when the public health crisis was announced.

Q: How long are Emergency Economic Injury Grants available?

A: January 31, 2020 – December 31, 2020. The grants are backdated to January 31, 2020, to allow those who have already applied for EIDLs to be eligible also to receive a grant.

Q: If I get an EIDL and/or an Emergency Economic Injury Grant, can I get a PPP loan?

A: Whether you've already received an EIDL unrelated to COVID-19 or you receive a COVID-19 related EIDL and/or Emergency Grant between January 31, 2020, and June 30, 2020, you may also apply for a PPP loan. If you ultimately receive a PPP loan or refinance an EIDL into a PPP loan, any advance amount received under the Emergency Economic Injury Grant Program would be subtracted from the amount forgiven in the PPP. However, you cannot use your EIDL for the same purpose as your PPP loan. For example, if you use your EIDL to cover payroll for certain workers in April, you cannot use PPP for payroll for those same workers in April, although you could use it for payroll in March or for different workers in April.

Q: How do I know if my business is "small"?

A: Please visit SBA's [size standards tool](#) to find out if your business meets SBA's small business size standards. You will need the 6-digit North American Industry Classification Code for your business and your business' 3-year average annual revenue.

Q: How do I apply for an economic injury disaster loan?

A: To apply for an EIDL online, please visit the [SBA Disaster Loan Program](#) page. Your [SBA District Office](#) is a valuable resource when applying for SBA assistance.

Q: I am unfamiliar with the EIDL process; can anyone help me apply?

A: Yes, SBA resource partners are available to help guide you through the EIDL application process. You can find the nearest Small Business Development Center (SBDC), Women's Business Center, or SCORE mentorship chapter [here](#).