

I. PREPARE

II. APPLY

III. COMPLY



1 Confirm Eligibility

Small Business
Sole Proprietor
Independent Contractor
Self-Employed
Tribal Business Concern
501(c)(3), (c)(6), (19),
Destination marketing and
news organizations



2 Gather Materials

Monthly payroll
Tax records
Monthly rent
Monthly utilities
Health care benefits costs



3 Calculate Loan Need



$$\left(\frac{\text{ANNUAL ELIGIBLE PAYROLL COSTS}}{12} \right) \times 3.5$$



$$\left(\frac{\text{ANNUAL ELIGIBLE PAYROLL COSTS}}{12} \right) \times 2.5$$