

I. PREPARE



1 Confirm Eligibility

Small Business
Sole Proprietor
Independent Contractor
Self-Employed
Tribal Business Concern
501(c)(3), (c)(6), (19)

II. APPLY



2 Gather Materials

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

III. COMPLY



3 Calculate Loan Need



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



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