Payroll Protection Program

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
   - Annual Eligible Payroll Costs
     - Restaurants & Hotels: 12
     - All Others: 12
   - Multiply by:
     - Restaurants & Hotels: 3.5
     - All Others: 2.5

See sba.gov/ppp for more details on eligibility, materials, and eligible payroll costs.