

Tips for Applying for the SBA Disaster and Economic Injury Loan

- Please prepare in advance. Complete the paper documents, assemble everything and then go to the disaster website to apply.
- If possible, enter your application during off peak hours which are 7 pm to 7 am using one of the recommended internet browsers – Explorer and Edge.
- The system is regularly timing out when a long time is taken to upload or type in the information, so save and save often.
- Utilize Form 1386 to provide your narrative. Use this form to request the dollar amount you want to apply for, all the special things about your business that indicate your repayment ability and your potential for continued success, etc. Tell a short version of your story. For example: The business was doing fine, paying all bills & loan payments until COVID-19.
- Important: the sales figure you enter on Form 1386 **must** match your tax returns.
- When you upload the SBA form 1368 with the Federal Income Tax Return, insert a blank sheet in between the documents saying attached is the SBA form 1368.
- Print everything so you have the **application number** and don't lose your **user name** and **password**
- If something doesn't upload, save it on your desktop and when the loan officer requests it, send it or try uploading it again.
- Monitor your email inbox for communications regarding your application and be sure to response back to inquiries within 7 days. Caution the email received should be from .gov
- Talk to one (or more) local resource providers – they can guide you through the application process and provide no cost business counseling support.
 - Small Business Center Network – www.ncsbc.net
 - Central Piedmont Small Business Center - <http://bit.ly/biz-counseling>
 - Small Business Technology Development Center – <http://www.sbtcd.org/offices/uncc/>
 - Women's Business Center – <https://theinstitutenc.org/programs/wbcc/>
 - SCORE- <https://charlotte.score.org/>
- If you are the business owner and take a W-2, you can apply for unemployment.
- Please have patience. Every business owner in the country is applying for this loan.