
Small Business Administration (SBA) Paycheck Protection Program (PPP) Supporting Documents

You can use this guide to assist you as you start collecting the needed documents to submit with your Paycheck Protection Program (PPP) loan forgiveness application. It is important that you upload documents that are acceptable to the Small Business Administration (SBA). Please visit SBA.gov or Treasury.gov to familiarize yourself with the latest Form 3508, 3508EZ, or 3508S instructions, as this guide does not replace the SBA's instructions regarding documentation.

A few things to keep in mind

You will receive an email invite with a link for you to begin your loan forgiveness application. Supporting Documents will be uploaded within the automated application.

- For each Supporting Document the maximum file upload size is 0.2 MB
- Maximum file upload capacity for all documentation is 20MB.
- If total files exceed 20MB please email pppforgiveness@vantagewest.org to coordinate collection of the additional documentation.
- Documentation submitted should be provided for the “covered period”. For example, if your covered period is 4/20/20 through 10/4/2020, the documentation and your calculations provided should have a start date of 4/20/2020 and an end date of 10/4/2020.
- If you work with a payroll provider, they may be able to produce a report within the covered period that may document many of your payroll and FTE costs.

Payroll Documents

Documentation verifying the eligible cash compensation and non-cash benefit payments from the Covered Period or the Alternative Payroll Covered Period consisting of each of the following:

- a. Bank account statements or third-party payroll service provider reports documenting the amount of cash compensation paid to employees.
- b. Tax forms (or equivalent third-party payroll service provider reports) for the periods that overlap with the Covered Period or the Alternative Payroll Covered Period:
 - i. Payroll tax filings reported, or that will be reported, to the IRS (typically, Form 941); and
 - ii. State quarterly business and individual employee wage reporting and unemployment insurance tax filings reported, or that will be reported, to the relevant state.
- c. Payment receipts, cancelled checks, or account statements documenting the amount of any employer contributions to employee health insurance and retirement plans that the Borrower included in the forgiveness amount (PPP Schedule A, lines (6) and (7)).

FTE

Documentation showing (at the election of the Borrower):

- a. the average number of FTE employees on payroll per month employed by the Borrower between February 15, 2019 and June 30, 2019;
- b. the average number of FTE employees on payroll per month employed by the Borrower between January 1, 2020 and February 29, 2020; or
- c. in the case of a seasonal employer, the average number of FTE employees on payroll per month employed by the Borrower between February 15, 2019 and June 30, 2019; between January 1, 2020 and February 29, 2020; or any consecutive twelve-week period between May 1, 2019 and September 15, 2019.

The selected time period must be the same time period selected for purposes of completing PPP Schedule A, line 11. Documents may include payroll tax filings reported, or that will be reported, to the IRS (typically, Form 941) and state quarterly business and individual employee wage reporting and unemployment insurance tax filings reported, or that will be reported, to the relevant state. Documents submitted may cover periods longer than the specific time period.

Non-Payroll Documents

Documentation verifying existence of the obligations/services prior to February 15, 2020 and eligible payments from the Covered Period.

- a. Business mortgage interest payments: Copy of lender amortization schedule and receipts or cancelled checks verifying eligible payments from the Covered Period; or lender account statements from February 2020 and the months of the Covered Period through one month after the end of the Covered Period verifying interest amounts and eligible payments.
- b. Business rent or lease payments: Copy of current lease agreement and receipts or cancelled checks verifying eligible payments from the Covered Period; or lessor account statements from February 2020 and from the Covered Period through one month after the end of the Covered Period verifying eligible payments.
- c. Business utility payments: Copy of invoices from February 2020 and those paid during the Covered Period and receipts, cancelled checks, or account statements verifying those eligible payments.