

A GUIDE TO FILLING OUT THE SBA ECONOMIC INJURY DISASTER LOAN (EIDL) APPLICATION: FOR SOLE PROPRIETORS AND CONTRACTORS

1. Before you start, make sure you have all your [loan documents](#) ready.
2. Go to covid19relief.sba.gov/#/
3. On the first question, check the second box that says you are applying as an **independent contractor** or **sole proprietorship**.
4. On the next page when the form asks for your **business name**, just enter your individual name if you don't have a business name.
5. You must add your **social security** number if you are applying as an **individual independent contractor**.
6. The form will ask you for the **gross revenues for the past 12 months** for your independent contractor business and the **cost of goods sold**. You can estimate this based on what happened in 2019. **Cost of goods sold** for manufacturing, wholesale or retail companies include all of the production and sales-specific labor, material and shipping you incurred operating as a freelancer or independent contractor.
7. Items like rent, advertising, utilities and other general or indirect expenses are classified as **operating expenses**. Operating expenses is a new, separate question on the application.
8. It will ask for the **date the business was established**. This is the date you started doing freelance or independent contractor work. Just estimate if you don't have the exact date.
9. For your **business phone number**, it's OK to enter your cell number.
10. On the question "Is your business owned by a business entity?," the answer is "no" because you are an individual owner.
11. Where it asks for "Owner," enter **your name** and "**100**" percent owner.
12. The form will ask for the **bank account** you want the money wired to. You need the **name of your bank**, the **account number** (the middle number at the bottom of your checks) and the **routing number** (the number at the bottom left of your checks).
13. You can ignore the question "If anyone assisted you in completing this application ...," unless you have actually received help.

Need something else to help your business navigate the COVID-19 crisis?
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