

Small Business Administration  
Economic Injury Disaster Loans  
Application Guide

## Applying for SBA Disaster Loans (EIDL)

The following slides are designed to assist Small Businesses in applying for the Economic Injury Disaster Loans offered through SBA.

**PLEASE NOTE:** *This is to assist you in getting to the website, registering and starting the process. We **STRONGLY** suggest that once you are registered, you download and/or print out the application, familiarize yourself with what is needed, do it manually and then submit online. **WE WANT YOU TO HAVE A COMPLETE APPLICATION UP FRONT.***

If the application is incomplete, it will be set aside, you will be notified what is missing, and it will stay there until they receive the new information, then **YOU GO TO THE BACK OF THE CUE!**

So take your time, make sure it is complete. We will be here to assist where we can, but given the district's limited staffing, we can't run through an entire application with every business. We are working with the state and our partners to provide more in-depth help.

Do not 2<sup>nd</sup> guess the process, ignore the "credit elsewhere" statement,

**Everyone Should Apply!!**

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- First, Click on below, or copy and put in Browser:

- <https://disasterloan.sba.gov/ela/>

- Then follow the instructions on the slides.

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## Disaster Loan Application Portal (DLAP)

DOUBLE-CLICK ON THE LINK TO ACCESS THE SITE

<https://disasterloan.sba.gov/eia/>

The image shows a screenshot of the SBA Disaster Loan Assistance website. At the top left is the SBA logo. The main heading is "Disaster Loan Assistance" with a sub-heading "Federal Disaster Loans for Businesses, Private Organizations, Associations, and Homes". In the top right corner, there are three links: "Home", "Registration", and "Apply Online". The "Apply Online" link is highlighted with a red box. A blue callout box with a white arrow pointing to the "Apply Online" link contains the text "DOUBLE-CLICK APPLY ONLINE". Below the website screenshot is a circular diagram with three overlapping circles: a red circle on the left with a location pin icon and the text "Define Disaster Area", a blue circle in the center with a computer monitor icon and the text "Apply Online", and a green circle on the right with a circular arrow icon and the text "Check Application Status".

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## Register

From this page you can:

1) Begin a new application by clicking on Register

2) Return to complete a started application by inputting a user name and password

The screenshot shows the SBA Disaster Loan Assistance registration page. At the top left is the SBA logo. The main heading is "Disaster Loan Assistance" with a subtitle "Federal Disaster Loans for Businesses, Private Nonprofits, State/Local, and Federal". Below this is a navigation bar with "Home" and "Register" (highlighted with a red box) and "Forgot Password". The "Register" button is also highlighted with a red box. Below the navigation bar is a registration form with fields for "User Name" and "Password", and a "Register" button. To the right of the form is a "Notice - Terms of Use" section with a blue background and red text. The page is framed by a blue border at the top and bottom.

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## Complete Registration Information

The image shows a screenshot of the SBA Disaster Loan Assistance registration form. The title is "Disaster Loan Assistance". The form includes sections for "Business Information", "Personal Information", and "Contact Information". There are several input fields for text, some with asterisks indicating required information. A "Next" button is visible at the bottom right of the form.

On page 1 of the registration, pay close attention to the sections with an \* these sections must be completed. It is important that a good email address and cell

The image shows a screenshot of the SBA Disaster Loan Assistance registration form, page 2. This page is for creating a user account. It includes fields for "User Name", "Password", "Confirm Password", "Email Address", and "Cell Phone Number". There are also sections for "Security Questions" and "Security Answers". A "Next" button is located at the bottom right.

On page 2 of the registration you will create your unique user-name and password. When creating your security questions, make sure to use information you won't likely forget. If your password ever requires a reset, you would need this information

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## Apply Online



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## Business Type

The screenshot shows the SBA Disaster Loan Assistance application form. At the top, the SBA logo and navigation links are visible. The main heading is "Disaster Loan Assistance" with the subtitle "Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters". Below this is a "Disaster Loan Application" button. The "Business Loans" section is active, and the user is prompted to select the type of organization that best describes their business. The options are: Sole Proprietor (including individual self-income proprietors), Partnership, Nonprofit, Private Non-Profit Organization (e.g., religious, charitable, community organization), Limited Partnership, Trust, and Limited Liability Entity (LLC, LPA, etc.). The "Limited Liability Entity (LLC, LPA, etc.)" option is selected. Below this, the user is asked if they are applying for a loan, with options for Real Property, Business Assets (Equipment, Inventory, Furniture & Fixtures, and Other Business Assets, i.e., Inventory), If Business Injury (SBA), and Other Federal Disaster Types (SBA/DA). A "Next" button is at the bottom right. A blue box with the text "Loan type is EIDL" has a red arrow pointing to the "If Business Injury (SBA)" option. Another blue box with the text "NOTE: it is important that you choose the correct business type. Especially if you are a Sole Proprietor" is positioned to the right of the radio button options. At the bottom of the page, there are three links: "SBA.gov", "SBA Loan Process", and "EIDL Disaster Assistance". The SBA logo is also present in the bottom left corner.

**Disaster Loan Assistance**  
Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters

**Disaster Loan Application**

**Business Loans**

Please select the type of organization that best describes your business.

- Sole Proprietor (including individual self-income proprietors)
- Partnership
- Nonprofit
- Private Non-Profit Organization (e.g., religious, charitable, community organization)
- Limited Partnership
- Trust
- Limited Liability Entity (LLC, LPA, etc.)

Are you applying for (check all that apply)?

- Real Property (including leased improvements)
- Business Assets (Equipment, Inventory, Furniture & Fixtures, and Other Business Assets, i.e., Inventory)
- If Business Injury (SBA)
- Other Federal Disaster Types (SBA/DA)

If you log out or close your browser, you will need to restart your application.

**Next**

SBA.gov    SBA Loan Process    EIDL Disaster Assistance

**NOTE: it is important that you choose the correct business type. Especially if you are a Sole Proprietor.**

Loan type is EIDL



## Applying for SBA Disaster Loans (EIDL)

- At this point you will just follow along and fill out the necessary forms, etc.
  - If you are having trouble with first getting in, i.e. it is not recognizing the county and/or state :
    - Make sure you entered your type of business AND clicked on EIDL only under type of assistance seeking.
    - Otherwise, please give it a while and try again. Disaster is moving as fast as it can, but each state and individual county needs to be entered. Like everything else with Covid-19, this level of activity was never anticipated.
  - For Help, you can reach out to SBA's Customer Service Center at (800) 659-2955 or email [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov)
- Together, we will do all we can to get through this. Good Luck and be safe!