

Draw 2 Forgiveness Customer Portal (3508S)

Logging Into Your Customer Portal

Navigate to the portal with your browser, **Chrome is the preferred** internet browser (the application will not work in Internet Explorer)



- Log in using the **Email** and **Password** you provided during your original application. If you do not remember your password, click **Forgot password** and follow the necessary steps

Welcome Back! Log in to Continue.

We strongly recommend using a personal computer or laptop and Google Chrome while submitting your application. Other internet browsers and mobile devices will increase your likelihood of errors.

Email

Password

[Forgot password?](#)

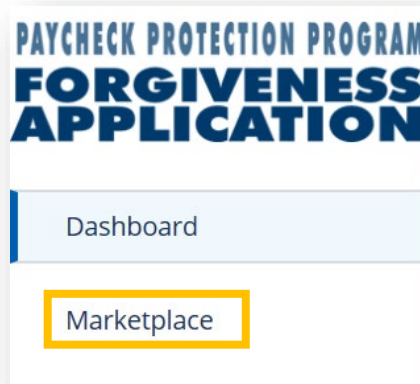
Log In

New Customer? [Sign Up](#)

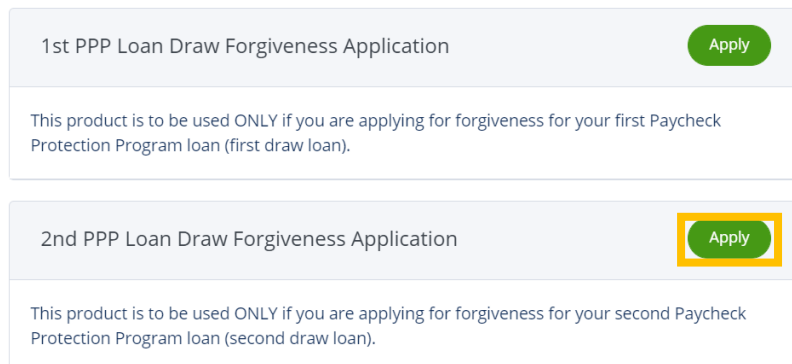
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Selecting Application

- After logging in you will be directed to your **Dashboard**
1. Use the Navigation Bar on the left side of the screen. Click on **Marketplace**



2. Click **Apply** on the **2nd Loan Draw Forgiveness** option to begin your application for loan forgiveness



- The Help Tile to the right gives some useful information regarding the program and the costs that can be forgiven. It lists several items that you may wish to gather before proceeding with the application. The full text of the tile is on the next page



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Forgiveness Program Eligible Costs Help Tile

The **CARES Act AND the Economic Aid to Hard-Hit Small Business, Nonprofits, and Venues Act (signed into law on 12/27/20)** lists the items that can be used to **calculate Payroll Costs for a new loan request and "Eligible payroll costs" and "Eligible nonpayroll costs" for a forgiveness request**. This means that your PPP loan is forgivable to the extent you spend the proceeds of your loan on these two categories, provided you maintain the headcount and salaries of employees at the same pre-Covid-19 level. Another important requirement is that you actually incur these expenses during the "covered period" or "alternative covered period" (if you qualify). Based on the Paycheck Protection Program Flexibility Act of 2020 signed into law on 6/5/20 and further amended as part of the Consolidate Appropriates Act, 2021 including the Economic Aid to Hard-Hit Small Business, Nonprofits and Venues Act, signed into law on 12/27/20; at least 60% of the PPP Loan must be spent on "Eligible payroll costs" and up to 40% can be spent on "Eligible nonpayroll costs".

Eligible Payroll Costs - For New Loan and Forgiveness Request

- Compensation to employees including salary, wages, commissions or similar compensation
- Cash tips or the equivalent
- Vacation, parental, family, medical, or sick leave (except those paid leave amounts for which a credit is allowed under FFCRA)
- Allowance for separation or dismissal
- Employer contributions for employee group healthcare coverage, group life, vision, or dental (including insurance premiums)
- Employer contributions to employee retirement plans
- Employer state and local taxes assessed on employee compensation
- For Independent Contractors and Sole Proprietorships - wage, commissions, income, or net earnings from self-employment

Eligible Nonpayroll Costs - Appropriate Use of Loan Funds to Support Forgiveness Request

- Interest on covered mortgages
- Expenses for rent or lease payments
- Utility expenses
- Covered operations expenditures (See below for details)
- Covered property damage costs
- Covered suppliers costs
- Covered worker protection expenditures

Covered Operations Expenditures : Eligible nonpayroll costs. Nonpayroll costs eligible for forgiveness consist of:

(a) covered mortgage obligations: payments of mortgage interest (not including any prepayment or payment of principal) on any business mortgage obligation on real or personal property incurred before February 15, 2020 ("business mortgage interest payments");

(b) covered rent obligations: business rent or lease payments pursuant to lease agreements for real or personal property in force before February 15, 2020 ("business rent or lease payments");

(c) covered utility payments: business payments for a service for the distribution of electricity, gas, water, telephone, transportation, or internet access for which service began before February 15, 2020 ("business utility payments");

(d) covered operations expenditures: payments for any business software or cloud computing service that facilitates business operations, product or service delivery, the processing, payment, or tracking of payroll expenses, human resources, sales and billing functions, or accounting of tracking of supplies, inventory, records, and expenses;

(e) covered property damage costs: costs related to property damage and vandalism or looting due to public disturbances that occurred during 2020 that were not covered by insurance or other compensation;

(f) covered supplier costs: expenditures made to a supplier of goods for the supply of goods that are essential to the operations of the Borrower at the time at which the expenditure is made, and made pursuant to a contract, order, or purchase order in effect prior to the beginning of the Covered Period (for perishable goods, the contract, order, or purchase order may have been in effect before or at any time during the Covered Period); and

(g) covered worker protection expenditures: operating or capital expenditures that facilitate the adaptation of the business activities of an entity to comply with the requirements established or guidance issued by the Department of Health and Human Services, the Centers for Disease Control, or the Occupational Safety and Health Administration, or any equivalent requirements established or guidance issued by a State or local government, during the period starting March 1, 2020 and ending on the date on which the national emergency declared by the President with respect to the Coronavirus Disease 2019 (COVID-19) expires related to maintenance standards for sanitation, social distancing, or any other worker or customer safety requirement related to COVID-19, but does not include residential real property or intangible property.

An eligible nonpayroll cost must be paid during the Covered Period or incurred during the Covered Period and paid on or before the next regular billing date, even if the billing date is after the Covered Period. Eligible nonpayroll costs cannot exceed 40% of the total forgiveness amount. Count nonpayroll costs that were both paid and incurred only once.

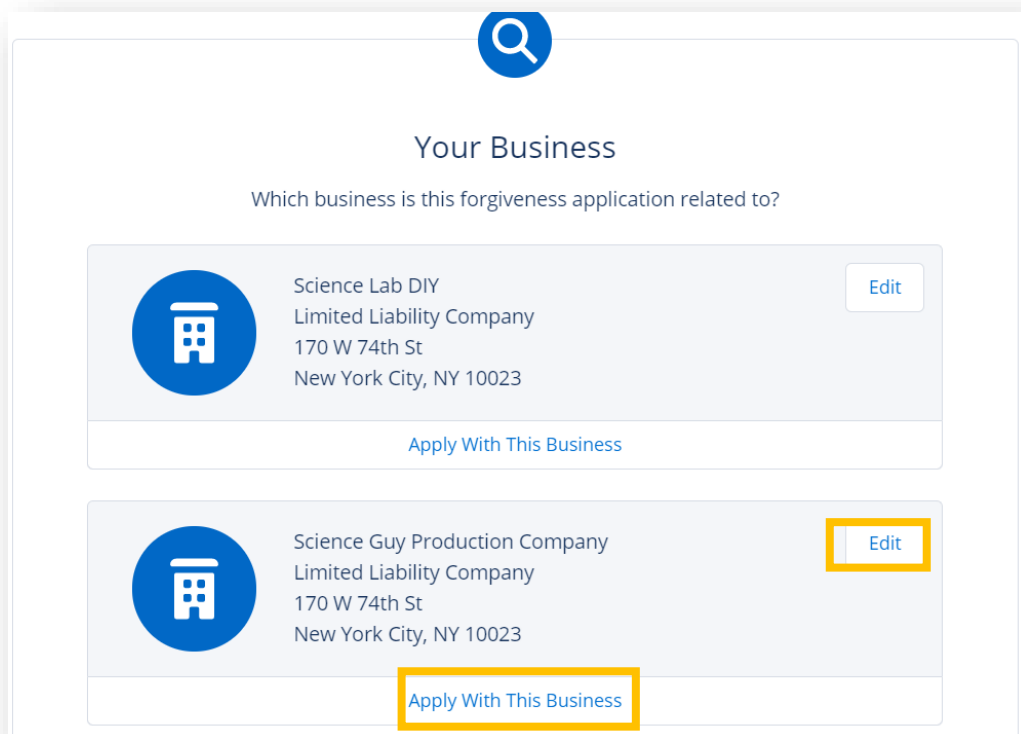
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Tell us about Your Business

- Select the business you would like to apply for forgiveness. If you have multiple businesses and loans through this portal you may see them all listed, so be mindful of the one you are selecting
- If your business address, phone number, or any other identifying information have changed since you applied for your loan you may click **Edit** to make changes

Note: You cannot change the name of the business



1. Click **Apply With This Business**



Search icon

Your Business

Which business is this forgiveness application related to?

	Science Lab DIY Limited Liability Company 170 W 74th St New York City, NY 10023	Edit
Apply With This Business		
	Science Guy Production Company Limited Liability Company 170 W 74th St New York City, NY 10023	Edit
Apply With This Business		

Draw 2 Forgiveness Customer Portal (3508S)

Tell Us About Yourself

Note(s)

- **The Process** bar on the left side of the screen shows your progress through the SBA PPP Forgiveness application. It can also be used to revisit a previous section by clicking on that section
 - Throughout the application process you will find helpful hints in the box on the right side of the screen. These boxes do not require you to enter data or navigate to any links, they are only meant to provide you helpful information related to the questions in the application
 - If you do not want to complete the application at this time, you can always select **Save and come back later** at the bottom of each screen. The application will appear under the **Incomplete Applications** header of your Customer Portal **Dashboard**
1. Update your contact information (Address, Phone Number) if it has changed since the SBA Loan application was filled out
 2. Once all information on verified on a screen, click **Next** to continue through the application

INSTRUCTIONS

The screenshot shows a web application interface for 'Tell us about yourself'. On the left, a vertical 'INSTRUCTIONS' bar highlights the 'APPLICATION' step. The main form contains fields for Role (Owner), Ownership Percent (100.000 %), Official Title (The Science Guy), Social Security Number (SSN) (masked), Business Phone (1111111111), and Mobile Phone. On the right, a yellow-bordered box titled 'Payroll Costs and Eligible Forgivable Expenses' contains text about the CARES Act and Economic Aid. At the bottom, two buttons are highlighted: a green 'Next' button and a blue 'Save and come back later' button.

APPLICATION

YOUR BUSINESS

PERSONAL INFO

COVERED PERIOD

E-CONSENT

OPTIONAL DEMOGRAPHIC INFORMATION

REVIEW & SUBMIT

NEXT STEPS

Tell us about yourself

We need to know a bit about the person representing the business.

Role
Owner

Ownership Percent
100.000 %

Official Title
The Science Guy

Social Security Number (SSN)
.....

Business Phone
1111111111

Mobile Phone

Payroll Costs and Eligible Forgivable Expenses

The CARES Act AND the Economic Aid to Hard-Hit Small Business, Nonprofits, and Venues Act (signed into law on 12/27/20) lists the items that can be used to calculate Payroll Costs for a new loan request and "Eligible payroll costs" and "Eligible nonpayroll costs" for a forgiveness request. This means that your PPP loan is forgivable to the extent you spend the proceeds of your loan on these two categories, provided you maintain the headcount and salaries of employees at the same pre-Covid-19 level. Another important requirement is that you actually incur these expenses during the "covered period" or "alternative covered period" (if you qualify). Based on the Paycheck Protection Program Flexibility Act of 2020

Next

Save and come back later

Draw 2 Forgiveness Customer Portal (3508S)

Covered Period & NAICS Code

1. Enter the **Covered Period End Date** for your loan. This is a minimum 8-week (to 24-week) period over which the funds of your loan were used. Information on the Covered Period is shown in the Help Tile to the right

Let's look at your Covered Period and confirm your NAICS code

The Payroll & Benefit Costs are based on the covered period. The Covered Period begins on the date the loan was originally disbursed. It ends on a date selected by you, the Borrower, that is at least 8 weeks following the date of loan disbursement and not more than 24 weeks after the date of loan disbursement.

Covered Period Begin Date

Covered Period Begin Date based on the PPP loan disbursement date
3/1/2021

Covered Period End Date

Please enter your Covered Period End Date. Per the updated forms, this date is at least 8 weeks following the date of loan disbursement and not more than 24 weeks after the date of loan disbursement.

Covered Period

Covered Period: The Covered Period begins on the date the loan was originally disbursed. It ends on a date selected by the Borrower that is at least 8 weeks (56 days) following the date of loan disbursement and not more than 24 weeks (168 days) after the date of loan disbursement. For example, if the Borrower received their PPP loan proceeds on Monday, April 20, 2020, the first day of the Covered Period is Monday, April 20, 2020 and the final day of the Covered Period is any date selected by the Borrower between Sunday, June 14, 2020 and Sunday, October 4, 2020.

2. Confirm the **NAICS Code** for your business is correct, and then click **Next**

NAICS Code

The latest Forgiveness Application forms require the NAICS code. Please confirm we have the correct code on record.

NAICS Lookup

515120 - Television Broadcasting

Next

INSTRUCTIONS

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Picking an Application Type

1. If your loan is less than \$150,000 you qualify for the simplified forgiveness Form 3508S. Select **Yes** or **No** to determine which application is used. If you qualify for 3508S it is suggested that you select **Yes**

Form 3508S Eligibility

Based on the updated SBA regulatory changes, form 3508S can now be used by applicants that have a PPP loan of \$150,000 or less.

PPP Loan Amount and Funding Date

Second Draw Loan Amount
USD 96,011.00

Second Draw Loan Funding Date
3/15/2021

Second Draw Covered Period End Date

Covered Period End Date
5/20/2021

Notes:

- You have the option to proceed with another application type. We have a walkthrough for 3508 and 3508EZ applications
 - For this job aid, we select **Yes** that we will use the 3508S Form
2. Click **Next**

INSTRUCTIONS

Based on your loan amount you are eligible to use the 3508S form. While you could elect to use the full 3508 form, we strongly recommend that you use the form 3508S as it was created by the SBA to greatly simplify the forgiveness process.

Would you like to use form 3508S?

Yes ✓ No

Next

Save and come back later

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Loan Details

1. Review the Loan Details
2. Select **Yes** or **No** depending on if you received PPP loans in excess of \$2 Million

Form 3508S Forgiveness Details

Let's gather the data that will be used to create the SBA's PPP 3508S Forgiveness Application

PPP Loan Amount and Funding Date

Your funding date is also the beginning date of your coverage period.

Paycheck Protection Loan Amount

USD 75,000.00

Paycheck Protection Loan Funding Date

3/1/2021

Covered Period End Date

5/28/2021

The PPP Loan Forgiveness application form requires that you, the borrower together with affiliates, confirm if you Received First Draw PPP Loans of \$2 Million or More or Second Draw PPP Loans of \$2 Million or More.

First or Second Draw loan amount of \$2M or more?

Yes

No ✓

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Headcount & Payroll Costs

1. Review the **Headcount Details** at the top and enter your Employee count at time of forgiveness application
2. Enter your **Requested Loan Forgiveness Amount** using a USD (\$) amount up to the full amount of your loan
3. Enter the **Amount of Loan Spent on Payroll Costs** in USD (\$). This can be up to the full amount of your loan
4. Click **Next**

Note: The Help Tile to the right has some helpful information and links

Headcount Details

Do we have your number of employees at the time of the loan application on file?
Yes

Employees at time of loan application
25

Employees at Time of Forgiveness Application

Forgiveness Amount & Payroll Costs

Requested Loan Forgiveness Amount:

USD

Amount of Loan Spent on Payroll Costs:

USD

Next

Forgiveness Calculation: The forgiveness calculation should be based on the following:

Eligible Payroll Costs

- Borrowers are generally eligible for forgiveness for the payroll costs paid and payroll costs incurred during Covered Period.
- This includes Cash Compensation, Employee Benefits, and Owner Compensation.
- Eligible payroll costs must be at least 60% of the total forgiveness amount.
- [Link to 3508S Instructions](#)

Eligible nonpayroll costs

- An eligible nonpayroll cost must be paid during the Covered Period or incurred during the Covered Period and paid on or before the next regular billing date, even if the billing date is after the Covered Period.
- Eligible nonpayroll costs cannot exceed 40% of the total forgiveness amount
- Nonpayroll costs that were both paid and incurred are only counted once.

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Reduction in Gross Receipts

- To qualify for Forgiveness of a 2nd Draw Loan you must provide evidence of a reduction in gross receipts of at least 25% between a reference quarter and a quarter in 2020. Select the **Reference Quarter** by using the drop-down menu of available quarters.
- Enter your **Gross Receipts** amount in USD for the **Reference Quarter**
- Select the **2020 Quarter** that you are comparing by using the drop-down menu
- Enter your **Gross Receipts** amount in USD for the **2020 Quarter**
- Confirm that you will **submit documentation** that supports your 25% reduction

Reduction in Gross Receipts details for your Draw 2 Paycheck Protection Program Loan

Do we have the reduction in gross receipts details on record?
No

Reduction in Gross Receipts

Please enter the Reduction in Gross Receipts details related to your PPP Draw 2 loan below. If you have not done so already as part of the loan origination request, you will be required to submit supporting documentation as part of this forgiveness application.

Reference Quarter

Gross Receipts Reference Quarter

Quarter 2020

Gross Receipts 2020

Reduction of Gross Receipts Documentation

Please select "Yes" to confirm that you have submitted or will submit, as part of the forgiveness application process, the documentation supporting the 25% reduction in gross receipts.

Reduction in gross receipts - On the "Paycheck Protection Program Second Draw Borrower Application Form" there is a certification specific to the reduction of revenue.

"The Applicant has realized a reduction in gross receipts in excess of 25% relative to the relevant comparison time period. For loans greater than \$150,000, Applicant has provided documentation to the lender substantiating the decline in gross receipts. For loans of \$150,000 or less, Applicant will provide documentation substantiating the decline in gross receipts upon or before seeking loan forgiveness for the Second Draw Paycheck Protection Program Loan or upon SBA request."

Agreeing to this certification requires the borrower to provide documentation to their lender to confirm the 25% reduction in gross receipts. **If you have not done so already, you will be required to provide this documentation before your forgiveness application will be processed.**

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3508S Certifications

1. Click the check boxes next to each statement, you must certify that you've read and agree to each statement before proceeding
2. Click **Next**

Certifications

The Borrower's eligibility for loan forgiveness will be evaluated in accordance with the PPP regulations and guidance issued by SBA through the date of this application. SBA may direct a lender to disapprove the Borrower's loan forgiveness application if SBA determines that the Borrower was ineligible for the PPP loan.

The Borrower has complied with all requirements in the Paycheck Protection Program Rules (Sections 7(a)(36), (7)(a)(37), and 7A of the Small Business Act, the PPP interim final rules, and guidance issued by SBA through the date of this application), including the rules related to: • eligible uses of PPP loan proceeds; • the amount of PPP loan proceeds that must be used for payroll costs; • the calculation and documentation of the Borrower's revenue reduction (if applicable); and • the calculation of the Borrower's Requested Loan Forgiveness Amount. Information regarding these requirements may be found in the Form 3508S Instructions and the Paycheck Protection Program Rules.

The information provided in this application is true and correct in all material respects. I understand that knowingly making a false statement to obtain forgiveness of an SBA-guaranteed loan is punishable under the law, including 18 U.S.C. 1001 and 3571 by imprisonment of not more than five years and/or a fine of up to \$250,000; under 15 U.S.C. 645 by imprisonment of not more than two years and/or a fine of not more than \$5,000; and, if submitted to a Federally insured institution, under 18 U.S.C. 1014 by imprisonment of not more than thirty years and/or a fine of not more than \$1,000,000.

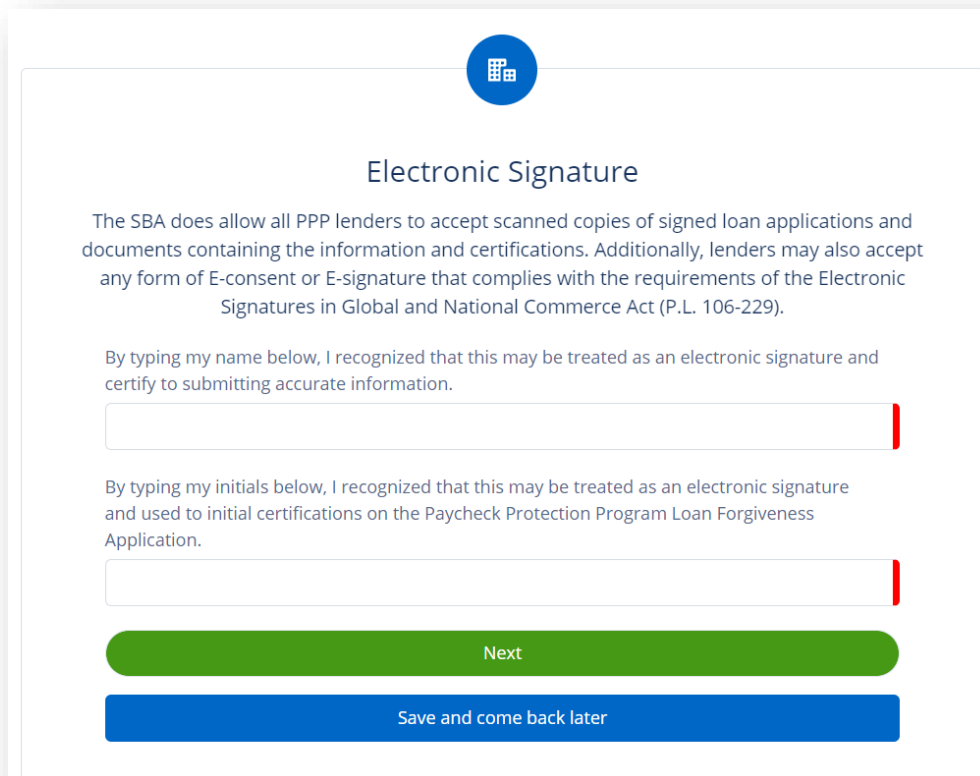
I understand, acknowledge, and agree that the Borrower must retain all such documentation in its files for six years after the date the loan is forgiven or repaid in full, and permit authorized representatives of SBA, including representatives of its Office of Inspector General, to access such files upon request. The Borrower must provide documentation independently to a lender to satisfy relevant Federal, State, local or other statutory or regulatory requirements or in connection with an SBA loan review or audit.

INSTRUCTIONS

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Electronic Signature

- You must provide your Electronic Signature and Initials so that the bank may submit your application to the SBA on your behalf
1. Enter your **Name** and **Initials** to provide electronic signature
 2. Click **Next** to continue once both fields have been filled



The screenshot shows a web form titled "Electronic Signature". At the top center is a blue circular icon with a white grid pattern. Below the icon, the title "Electronic Signature" is centered. The main text reads: "The SBA does allow all PPP lenders to accept scanned copies of signed loan applications and documents containing the information and certifications. Additionally, lenders may also accept any form of E-consent or E-signature that complies with the requirements of the Electronic Signatures in Global and National Commerce Act (P.L. 106-229)." Below this text are two input fields. The first field is preceded by the text: "By typing my name below, I recognized that this may be treated as an electronic signature and certify to submitting accurate information." The second field is preceded by: "By typing my initials below, I recognized that this may be treated as an electronic signature and used to initial certifications on the Paycheck Protection Program Loan Forgiveness Application." At the bottom of the form are two buttons: a green button labeled "Next" and a blue button labeled "Save and come back later".

INSTRUCTIONS

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Optional Demographic Information

1. Enter demographic information (optional)
2. Click **Next**

INSTRUCTIONS

PPP Borrower Demographic Information Form (Optional)

Disclosure is voluntary and will have no bearing on the loan forgiveness decision

Principal Name
Bill Nye

Position
Owner

Veteran

Gender

Race (more than 1 may be selected)
0 options selected

Ethnicity

Next

Draw 2 Forgiveness Customer Portal (3508S)

Optional Demographics Help Tile

Instructions

1. Purpose. Veteran/gender/race/ethnicity data is collected for program reporting purposes only.

2. Description. This form requests information about each of the Borrower's Principals. Add additional sheets if necessary.

3. Definition of Principal. The term "Principal" means: For a self-employed individual, independent contractor, or a sole proprietor, the self-employed individual, independent contractor, or sole proprietor.

- For a partnership, all general partners and all limited partners owning 20% or more of the equity of the Borrower, or any partner that is involved in the management of the Borrower's business.
- For a corporation, all owners of 20% or more of the Borrower, and each officer and director.
- For a limited liability company, all members owning 20% or more of the Borrower, and each officer and director.
- Any individual hired by the Borrower to manage the day-to-day operations of the Borrower ("key employee").
- Any trustor (if the Borrower is owned by a trust).
- For a nonprofit organization, the officers and directors of the Borrower.

4. Principal Name. Insert the full name of the Principal.

5. Position. Identify the Principal's position; for example, self-employed individual; independent contractor; sole proprietor; general partner; owner; officer; director; member; or key employee.

Draw 2 Forgiveness Customer Portal (3508S)

Review & Submit

INSTRUCTIONS

1. Scroll through the entire **Does everything look right?** screen and do a final check of all your entries
2. Click **Edit** to any fields where you need to make changes
 - Note: This will redirect you to the correlating step in the application. Click **Next** once updates are made, and you will automatically be redirected back down to the final **Review & Submit** step

Does everything look right?

Let's double check what you've entered. Once you submit this, we'll process your application and get back to you in 2-3 business days with the details on your forgiveness amount. To edit information use the status bar on the left to navigate back to the applicable section.

Business Info Edit

Relationship Name	Annual Revenue
Science Guy Production Company	
Billing Address	Shipping Address
170 W 74th St New York City, NY 10023	

3. Once you've reviewed and made any necessary updates, click **Submit Application**

Submit Application

Save and come back later

4. Once your application has been submitted, you will see the following screen below. Click **Go to Dashboard** to be redirected to your dashboard where you can proceed to upload documentation if necessary

The first step of your application is complete. We now need to move on to uploading supporting documents.

1. Please click the **Go to Dashboard** button to upload the your supporting documentation in the **Upload Documents** section of the "TO-DO-LIST".
2. Once you've uploaded all required documentation, we will begin processing your Forgiveness Application. Failure to upload required documentation may delay the processing of your Forgiveness Application.
3. It may take several weeks to process your Forgiveness Applications. We will contact you if we need additional information or documentation.

Go to Dashboard

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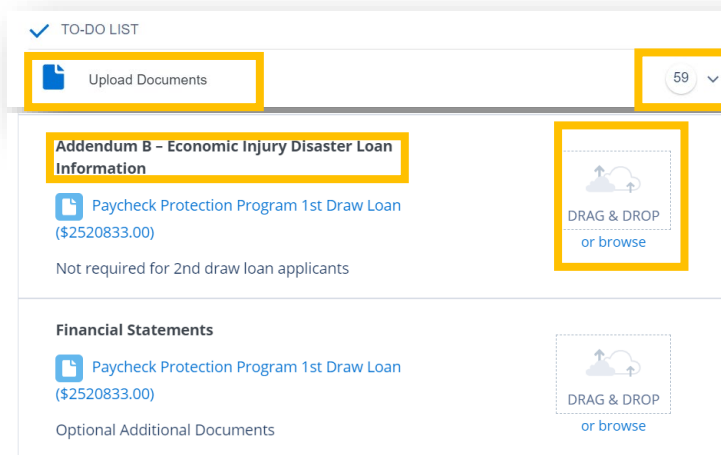
Uploading Documents

1. Clicking the drop-down by the **Upload Documents** header, you will see placeholders for specific Documents to be uploaded.

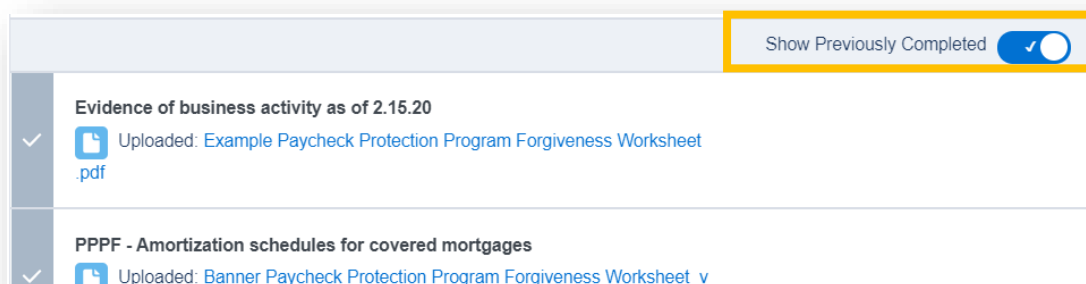
Note: Each document will have a Loan amount listed in blue text below the document name to notify you which Loan it correlates to

- **Note:** Placeholders that appear may vary. The simplified S Form may not require any additional documentation at this time. Your bank will let you know if you need to upload additional documentation on this screen
- **Note:** Only one document per placeholder can be uploaded. If you have more than one document that applies to one placeholder, please combine them into one file (Maximum file size is 5MB)

2. To upload documents, expand the **Upload Documents** drop down. Either **Drag & Drop** from your computer or **Browse** and select a file



3. With the Upload Documents drop down open, scroll down and switch the toggle next to **Show Previously Completed** so that it shows blue check mark. This will show you all previously uploaded documents



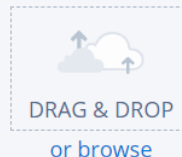
Draw 2 Forgiveness Customer Portal (3508S)

Additional Documents

- If there is not a placeholder for a document, or you can't identify which file should go into a placeholder there is also the option to use the **Additional Documents** feature. Drag and Drop or Browse any number of files which you think the bank will need for your application

Additional Documents

If you have additional supporting documents that did not fit in the placeholders, please upload those here.



Need Help?

If you have multiple for any of the specified placeholders, you may merge them together or zip them up in one file before uploading. EX. I have 4 payroll files, so I merged them together into one document before uploading.

Please provide documentation for payroll, nonpayroll, and employee information where necessary. This documentation should clearly tie to the numbers input into the forgiveness application. Examples of this documentation would consist of the following: