

# Applying for the Paycheck Protection Program



## Required Documents for:

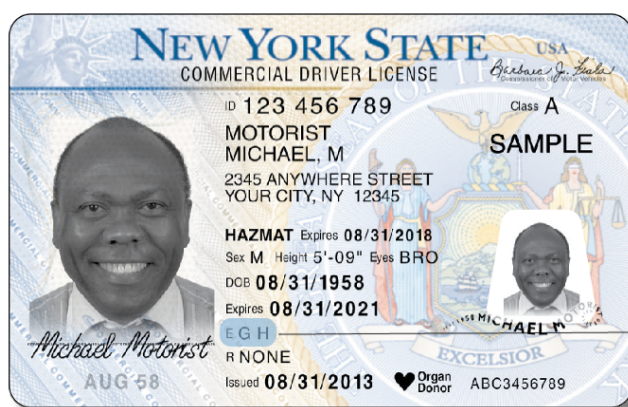
**Independent Contractor**  
**Self-Employed**  
**Sole Proprietorship**  
**with No Employees**

# Independent Contractor / Self-Employed / Sole Proprietorship with No Employees

If you're an Independent Contractor, you're Self-Employed, or you're a Sole Proprietorship with No Employees, you'll need the following documentation ready to upload when applying for this round of the SBA Paycheck Protection Program (PPP) through Cross River Bank's automated application system.

Note: this application process works best if you are using a desktop computer (rather than a mobile device), using a Chrome web browser.

## 1. Driver's License / Photo ID



## 2. Voided Check

**John Adams** 01/02 123  
1234 Main Street  
New York, NY 12345-0000 12-34/1234

PAY TO THE ORDER OF \_\_\_\_\_ \$ \_\_\_\_\_  
\_\_\_\_\_ DOLLARS

Checking Savings Investments Bank  
New York, NY 12345-0000

FOR \_\_\_\_\_

12345678910 1234567899 0123

**VOID**

### 3. Form 1040 Schedule C

<b>SCHEDULE C</b> <b>(Form 1040)</b> <small>Department of the Treasury Internal Revenue Service (99)</small>		<b>Profit or Loss From Business</b> <small>(Sole Proprietorship)</small> <b>Go to <a href="http://www.irs.gov/ScheduleC">www.irs.gov/ScheduleC</a> for instructions and the latest information.</b> <b>Attach to Form 1040, 1040-SR, 1040-NR, or 1041; partnerships generally must file Form 1065.</b>		<small>OMB No. 1545-0074</small> <div style="font-size: 24pt; font-weight: bold;">2020</div> <small>Attachment Sequence No. 09</small>	
Name of proprietor		Social security number (SSN)			
<b>A</b> Principal business or profession, including product or service (see instructions)		<b>B</b> Enter code from instructions			
<b>C</b> Business name. If no separate business name, leave blank.		<b>D</b> Employer ID number (EIN) (see instr.)			
<b>E</b> Business address (including suite or room no.) City, town or post office, state, and ZIP code					
<b>F</b> Accounting method: (1) <input type="checkbox"/> Cash (2) <input type="checkbox"/> Accrual (3) <input type="checkbox"/> Other (specify) ▶					
<b>G</b> Did you "materially participate" in the operation of this business during 2020? If "No," see instructions for limit on losses <span style="float: right;"><input type="checkbox"/> Yes <input type="checkbox"/> No</span>					
<b>H</b> If you started or acquired this business during 2020, check here <span style="float: right;"><input type="checkbox"/> Yes <input type="checkbox"/> No</span>					
<b>I</b> Did you make any payments in 2020 that would require you to file Form(s) 1099? See instructions <span style="float: right;"><input type="checkbox"/> Yes <input type="checkbox"/> No</span>					
<b>J</b> If "Yes," did you or will you file required Form(s) 1099? <span style="float: right;"><input type="checkbox"/> Yes <input type="checkbox"/> No</span>					
<b>Part I Income</b>					
<b>1</b> Gross receipts or sales. See instructions for line 1 and check the box if this income was reported to you on Form W-2 and the "Statutory employee" box on that form was checked <span style="float: right;"><input type="checkbox"/></span>		<b>1</b>			
<b>2</b> Returns and allowances		<b>2</b>			
<b>3</b> Subtract line 2 from line 1		<b>3</b>			
<b>4</b> Cost of goods sold (from line 42)		<b>4</b>			
<b>5</b> Gross profit. Subtract line 4 from line 3		<b>5</b>			
<b>6</b> Other income, including federal and state gasoline or fuel tax credit or refund (see instructions)		<b>6</b>			
<b>7</b> Gross income. Add lines 5 and 6		<b>7</b>			
<b>Part II Expenses. Enter expenses for business use of your home only on line 30.</b>					
<b>8</b> Advertising		<b>8</b>			
<b>9</b> Car and truck expenses (see instructions)		<b>9</b>			
<b>10</b> Commissions and fees		<b>10</b>			
<b>11</b> Contract labor (see instructions)		<b>11</b>			
<b>12</b> Depletion		<b>12</b>			
<b>13</b> Depreciation and section 179 expense deduction (not included in Part III) (see instructions)		<b>13</b>			
<b>14</b> Employee benefit programs (other than on line 19)		<b>14</b>			
<b>15</b> Insurance (other than health)		<b>15</b>			
<b>16</b> Interest (see instructions):		<b>16</b>			
<b>a</b> Mortgage (paid to banks, etc.)		<b>16a</b>			
<b>b</b> Other		<b>16b</b>			
<b>17</b> Legal and professional services		<b>17</b>			
<b>18</b> Office expense (see instructions)		<b>18</b>			
<b>19</b> Pension and profit-sharing plans		<b>19</b>			
<b>20</b> Rent or lease (see instructions):		<b>20</b>			
<b>a</b> Vehicles, machinery, and equipment		<b>20a</b>			
<b>b</b> Other business property		<b>20b</b>			
<b>21</b> Repairs and maintenance		<b>21</b>			
<b>22</b> Supplies (not included in Part III)		<b>22</b>			
<b>23</b> Taxes and licenses		<b>23</b>			
<b>24</b> Travel and meals:		<b>24</b>			
<b>a</b> Travel		<b>24a</b>			
<b>b</b> Deductible meals (see instructions)		<b>24b</b>			
<b>25</b> Utilities		<b>25</b>			
<b>26</b> Wages (less employment credits)		<b>26</b>			
<b>27a</b> Other expenses (from line 48)		<b>27a</b>			
<b>b</b> Reserved for future use		<b>27b</b>			
<b>28</b> Total expenses before expenses for business use of home. Add lines 8 through 27a		<b>28</b>			
<b>29</b> Tentative profit or (loss). Subtract line 28 from line 7		<b>29</b>			
<b>30</b> Expenses for business use of your home. Do not report these expenses elsewhere. Attach Form 8829 unless using the simplified method. See instructions. <b>Simplified method filers only:</b> Enter the total square footage of (a) your home: _____ and (b) the part of your home used for business: _____. Use the Simplified Method Worksheet in the instructions to figure the amount to enter on line 30		<b>30</b>			
<b>31</b> Net profit or (loss). Subtract line 30 from line 29. • If a profit, enter on both <b>Schedule 1 (Form 1040), line 3</b> , and on <b>Schedule SE, line 2</b> . (If you checked the box on line 1, see instructions). Estates and trusts, enter on <b>Form 1041, line 3</b> . • If a loss, you <b>must</b> go to line 32.		<b>31</b>			
<b>32</b> If you have a loss, check the box that describes your investment in this activity. See instructions. • If you checked 32a, enter the loss on both <b>Schedule 1 (Form 1040), line 3</b> , and on <b>Schedule SE, line 2</b> . (If you checked the box on line 1, see the line 31 instructions). Estates and trusts, enter on <b>Form 1041, line 3</b> . • If you checked 32b, you <b>must</b> attach <b>Form 6198</b> . Your loss may be limited.		<b>32</b>			
		<b>32a</b>		<input type="checkbox"/> All investment is at risk.	
		<b>32b</b>		<input type="checkbox"/> Some investment is not at risk.	

For Paperwork Reduction Act Notice, see the separate instructions. Cat. No. 11334P Schedule C (Form 1040) 2020

*If line 31 is \$0 or negative, you are ineligible for a PPP loan*

## 4. Bank Statements

Please provide a bank statement that covers 2/15/2020 as proof that the Applicant was in business as of 2/15/2020. If available, bank statements that are downloaded from your bank's website will work better than scanned versions.

### Example Bank Statement Sample

Mary Jane Smith  
100 E Street  
Metro, AA 09371

#### Account Summary

Opening Balance	\$5,234.09
Withdrawals	\$2,395.67
Deposits	\$2,872.45

Closing Balance on Apr 18, 2020	\$5,710.87
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#### You are eligible for a \$100 bonus

Scan this QR code with your Smartphone  
To find out more about a High Interest  
Savings Account – with the first \$100  
Deposit on us!



*You may need to get a QR Code® reader from your SmartPhone App Store*

For Mar 15, 2020 to Apr 18, 2020

Account Number

00-123456

Branch Transit Number

098765

#### Contact Information

1-800-222-0123

Contact us by phone for questions, on this statement, change of personal information, and general inquiries, 24 hours a day, 7 days a week

TTY for the hearing impaired:

1-800-123-0007

Outside North America:

+1-123-4567

Your branch

Main and Elm

100 Main Street

Metropolis, AA

01234

#### Your Transaction Details

Date	Details	Withdrawals	Deposits	Balance
Mar 16	Opening Balance			5,234.09
Apr 1	EIDL Loan		272.45	5,506.54
Apr 3	ATM	200.00		5,306.54
Apr 12	Internet Transfer		250.00	5,556.54
Apr 12	Payroll		2100.00	7,656.54
Apr 13	Bill payment	135.07		7,521.47
Apr 14	Direct debit	200.00		7,321.47
Apr 14	Deposit		250.00	7,567.87
Apr 15	Bill payment	525.72		7,042.15
Apr 17	Bill payment	327.63		6,714.52
Apr 17	Bill payment	729.96		5,984.56
Apr 18	Bill payment	223.69		5,710.87
Closing Balance				\$5,710.87

**Are you  
ready  
to go  
paperless?**

**Get your statements  
delivered directly to  
your email account**

**Avoid the monthly  
\$2 paper statement  
print fee!**

**Scan the QR Code below with your  
SmartPhone to sign up now!**



*You may need to get a QR Code reader  
from your SmartPhone App Store*