



PPP Payroll Documentation Guidance

Last Updated 1/22/2021

		PAYROLL FORMS					Invoice, bank statement or book of record to establish self-employed with no employees			EMPLOYEE GROUP HEALTH, LIFE, DISABILITY, VISION AND DENTAL INSURANCE, STATE AND LOCAL TAXES, RETIREMENT INSURANCE (Optional If Selected.) Submit 2019 or 2020 According to Choice Year of Calculation									
		941 Line 5c 944 Line 4c (for entities whose annual social security, Medicare, and federal income tax is less than \$1,000) Form 943 Line 4 should be provided in addition to or in place of Form 941 Line 5c W2 W3 Payroll Processor Reports	2019 or 2020 Form 1099-K	2019 or 2020 Form 1099-MISC Box 7 for employment verification	2019 or 2020 Form 1040 Schedule C Line 31	2019 or 2020 Form 1065 Lines 18 & 19	2019 or 2020 Schedule K-1 (Form 1065) Box 14a	2019 or 2020 Form 1040 Schedule F Lines 9, 15, 22, 23	2019 or 2020 Form 1040 Schedule 1	Employee Group Health, Life, Disability, Vision and Dental Insurance (only for entities w Employees)			State and Local Taxes		Retirement Insurance (only for entities w Employees)				
SBA BUSINESS ENTITY	CORPORATE STATUS	MUST PICK AT LEAST ONE					MUST PICK AT LEAST ONE			MUST PROVIDE					REQUIRED DOCUMENTS IF THE AMOUNTS ARE INCLUDED IN PAYROLL COSTS. THIS WILL INCREASE THE LOAN AMOUNT.				
Sole Proprietor	No Employees						X	X	X	X						N/A	N/A	N/A	
Sole Proprietor	With Employees	X	X	X	X	X				X						1040 Schedule C line 14 (Portion attributable to Employee Group Health, Life, Disability, Vision and Dental Insurance) along with evidence of these contributions (examples include payroll reports, third party administrator reports)	State Quarterly Wage Reporting Forms	1040 Schedule C line 19 along with evidence of retirement contributions (examples include payroll reports, third party administrator reports)	
Sole Proprietor	Farmer or Rancher No Employees						X	X					X	X		N/A	N/A	N/A	
Sole Proprietor	Farmer or Rancher With Employees	X	X	X	X	X				X			X			IRS Form Schedule F line 15 (Portion attributable to Employee Group Health, Life, Disability, Vision and Dental Insurance) along with evidence of these contributions (examples include payroll reports, third party administrator reports)	State Quarterly Wage Reporting Forms	IRS Schedule F line 15 along with evidence of retirement contributions (examples include payroll reports, third party administrator reports)	
Independent Contractor	Independent Contractor						X	X	X	X						N/A	N/A	N/A	
Eligible Self-Employed Individual	Eligible Self-Employed Individual						X	X	X	X						N/A	N/A	N/A	
LLC	Side Prop No Employees						X	X	X	X						N/A	N/A	N/A	
LLC	Side Prop With Employees	X	X	X	X	X				X						1040 Schedule C line 14 (Portion attributable to Employee Group Health, Life, Disability, Vision and Dental Insurance) along with evidence of these contributions (examples include payroll reports, third party administrator reports)	State Quarterly Wage Reporting Forms	1040 Schedule C line 19 along with evidence of retirement contributions (examples include payroll reports, third party administrator reports)	
LLC	C-Corp	X	X	X	X	X										1120 line 24 (Portion attributable to Employee Group Health, Life, Disability, Vision and Dental Insurance) or other documentation of these contributions (examples include payroll reports, third party administrator reports)	State Quarterly Wage Reporting Forms	Form 1120 line 23 or other documentation of retirement contributions (examples include payroll reports, third party administrator reports)	
LLC	S-Corp	X	X	X	X	X										Form 1120S - line 18 (Portion attributable to Employee Group Health, Life, Disability, Vision and Dental Insurance) or other documentation of these contributions (examples include payroll reports, third party administrator reports)	State Quarterly Wage Reporting Forms	Form 1120S line 17 or other documentation of retirement contributions (examples include payroll reports, third party administrator reports)	
LLC	Partnership No Employees								X							N/A	N/A	N/A	
LLC	Partnership With Employees	X	X	X	X	X				X	X					Form 1065 - line 19 (Portion attributable to Employee (but not partner) Group Health, Life, Disability, Vision and Dental Insurance) along with evidence of these contributions (examples include payroll reports, third party administrator reports)	State Quarterly Wage Reporting Forms	Form 1065 line 18 along with evidence of retirement contributions for employee (but not partner) (examples include payroll reports, third party administrator reports)	
LLC	Farmer or Rancher No Employees												X	X		N/A	N/A	N/A	
LLC	Farmer or Rancher With Employees	X	X	X	X	X							X	X		N/A	N/A	N/A	
Partnership	Partnership No Employees								X	X						N/A	N/A	N/A	
Partnership	Partnership With Employees	X	X	X	X	X				X	X					Form 1065 - line 19 (Portion attributable to Employee (but not partner) Group Health, Life, Disability, Vision and Dental Insurance) along with evidence of these contributions (examples include payroll reports, third party administrator reports)	State Quarterly Wage Reporting Forms	Form 1065 line 18 along with evidence of retirement contributions for employee (but not partner) (examples include payroll reports, third party administrator reports)	
Partnership	Farmer or Rancher No Employees												X	X		N/A	N/A	N/A	
Partnership	Farmer or Rancher With Employees	X	X	X	X	X							X	X	X	N/A	N/A	N/A	
C-Corp	C-Corp	X	X	X	X	X										Form 1120 line 24 (Portion attributable to Employee Group Health, Life, Disability, Vision and Dental Insurance) or other documentation of these contributions (examples include payroll reports, third party administrator reports)	State Quarterly Wage Reporting Forms	(examples include payroll reports, third party administrator reports) Form 1120 line 23 or other documentation of retirement contributions (examples include payroll reports, third party administrator reports)	
S-Corp	S-Corp	X	X	X	X	X										Form 1120S - line 18 (Portion attributable to Employee Group Health, Life, Disability, Vision and Dental Insurance) or other documentation of these contributions (examples include payroll reports, third party administrator reports)	State Quarterly Wage Reporting Forms	Form 1120S line 17 or other documentation of retirement contributions (examples include payroll reports, third party administrator reports)	
501c 3 Non-Profit	501c 3 Non-Profit	X	X	X	X	X										Form 990 part 8 (Portion attributable to Employee Group Health, Life, Disability, Vision and Dental Insurance) along with evidence of these contributions (examples include payroll reports, third party administrator reports)	State Quarterly Wage Reporting Forms	If annual gross receipts are \$50,000 or greater, Form 990 part 8 or other documentation of retirement contributions (examples include payroll reports, third party administrator reports)	
501c 19 Veterans Organization	501c 19 Veterans Organization	X	X	X	X	X										Records indicating Employee Group Health, Life, Disability, Vision and Dental Insurance contributions depending on year used in calculation along with evidence of these contributions (examples include payroll reports, third party administrator reports)	State Quarterly Wage Reporting Forms	Records indicating Employer Retirement contributions depending on year used in calculation along with evidence of retirement contributions (examples include payroll reports, third party administrator reports)	
Tribal Business (sec. 13 b 2 c)	Tribal Business (sec. 13 b 2 c)	X	X	X	X	X										Records indicating Employee Group Health, Life, Disability, Vision and Dental Insurance contributions depending on year used in calculation along with evidence of these contributions (examples include payroll reports, third party administrator reports)	State Quarterly Wage Reporting Forms	Records indicating Employer Retirement contributions depending on year used in calculation along with evidence of retirement contributions (examples include payroll reports, third party administrator reports)	
501 c 6	501 c 6	X	X	X	X	X										Records indicating 2019 or 2020 Employee Group Health, Life, Disability, Vision and Dental Insurance contributions depending on year used in calculation along with evidence of these contributions (examples include payroll reports, third party administrator reports)	State Quarterly Wage Reporting Forms	Records indicating 2019 or 2020 Employer Retirement contributions depending on year used in calculation along with evidence of retirement contributions (examples include payroll reports, third party administrator reports)	
Housing Cooperative	Housing Cooperative	X	X	X	X	X										Records indicating Employee Group Health, Life, Disability, Vision and Dental Insurance contributions depending on year used in calculation along with evidence of these contributions (examples include payroll reports, third party administrator reports)	State Quarterly Wage Reporting Forms	Records indicating Employer Retirement contributions depending on year used in calculation along with evidence of retirement contributions (examples include payroll reports, third party administrator reports)	