

Starting your forgiveness application? Read this first.

The vast majority of our forgiveness applications have been returned to borrowers due to insufficient documentation. With this in mind, we have created a list of useful resources and documents that you need to review and compile before beginning your forgiveness process to help you **save time and money**.

1. Read the instructions to Form 3508 & Form 3508EZ

[FORM 3508](#)

[FORM 3508EZ](#)

2. Use our integrations

a. Our Portal - has automatic integration features that allow you to provide documents directly from certain payroll providers and utility companies.

b. Payroll Costs - complicated, but necessary

- i. Your payroll provider might be able to help! One way to tremendously simplify the payroll cost calculation is to **obtain a standard Paycheck-Protection-Program Forgiveness Report from your provider**. These reports are PDFs you can run from within your payroll system that will take care of the entire calculation for you. We have provided [instructions here](#) to help obtain this report from some of the largest payroll providers in the country. Contact your payroll provider if they are not listed as they may have created standard PPP forgiveness reports.
- iii. Gusto & BenefitMall customers can upload the forgiveness payroll cost report, and our Portal will read it to automatically populate forgiveness calculations.
- iv. Customers of other providers can provide the standard report as a supporting document to significantly reduce the time required to verify your application.

[PAYROLL INSTRUCTIONS](#)

c. Utility Providers

- i. Connect your forgiveness application to your utility providers from within our Portal for automatic calculation and support of utility expenses during the Covered Period.

3. Gather documentation & submit it to the portal

- a. SBA has released specific documentation requirements that must be submitted for us to be able to process your Forgiveness application.
- b. We will not process Forgiveness applications with incomplete documentation. The checklist below will help you prepare a complete document package to submit to our Portal.
- c. Not sure which checklist to work with? That's ok! Our smart portal will take you through a step-by-step process to determine whether you qualify for the EZ form. In the meantime, keep both checklists handy as you will need to provide the support prior to submitting at the last step of the portal.

[DOCUMENT CHECKLIST STANDARD](#)

[DOCUMENT CHECKLIST EZ](#)

