



# Need Help With Your ARC Loan Application?

**Arizona District Office**  
 2828 North Central Suite 800  
 Phoenix, AZ 85004  
 (602) 745-7200  
[www.sba.gov/az](http://www.sba.gov/az)

The SBA has trained the business counselors at all Arizona SBDC's in the preparation of an ARC Loan application. These counselors can help prepare the loan package, provide SBA forms, and help you explain the critical loan eligibility components necessary for approval:

- What is a "viable" business?
- What forms do we use?
- What debts can be paid?
- How do we show "financial hardship?"
- What do we give to the lender?
- Which lender should I consider?
- How do we prepare the critical Cash Flow Budget to show repayment?

## SBA EMERGENCY LOAN PROGRAM (ARC LOANS)

The American Recovery & Reinvestment Act of 2009 authorizes the creation of a new, temporary emergency loan program called "American Recovery Capital" or ARC Loans. Here are the key facts:

- ✓ To be eligible, business must be a viable small business, show financial hardship that requires temporary financial relief, and can clearly show they will remain open and healthy after the loan disburses
- ✓ Max. loan amount is \$35,000 (one loan per business) No payments the first 12 months
- ✓ Loans are 100% guaranteed by the SBA, interest free and have no loan fees
- ✓ Must meet SBA's borrower eligibility as to type of business
- ✓ Must meet SBA's temporary size standard of NET WORTH of borrower and affiliates cannot exceed \$8.5 million AND average two-year PROFITS after taxes cannot exceed \$3 million.
- ✓ Use of proceeds is the payment of up to 6 months of debt payments (principal and interest) including business loans excluding SBA 7(a) loans made prior to 2-17-09. Payment of business credit card debt or Lines of Credit can be included with proper documentation.

**PROGRAM HAS LIMITED FUNDING  
 APPLY QUICKLY!**

<p><b>Maricopa Community Colleges SBDC</b></p> <p>(480) 784-0590        2400 North Central Avenue, Suite 104, Phoenix, AZ 85004</p>	<p><b>Maricopa SBDC East Valley Satellite Office</b></p> <p>(480) 461-6125        165 North Centennial Way, Room 209, Mesa, AZ 85201</p>
<p><b>Maricopa SBDC West Valley Satellite Office</b></p> <p>(480) 377-4264        12535 Smokey Drive, Room 1037, Surprise, AZ 85374</p>	<p><b>Cochise College SBDC</b></p> <p>(520) 515-5478        901 North Colombo, Room 308, Sierra Vista, AZ 85635</p>
<p><b>Arizona Western College SBDC</b></p> <p>(928) 317-6151        1351 South Redondo Center Drive, Suite 101, Yuma, AZ 85365</p>	<p><b>Central Arizona College SBDC</b></p> <p>(520) 494-6610        540 North Camino Mercado, Suite 1, Casa Grande, AZ 85222</p>
<p><b>Coconino Community College SBDC</b></p> <p>(928) 526-7653        3000 North 4<sup>th</sup> Street, Flagstaff, AZ 86004</p>	<p><b>Eastern Arizona College SBDC</b></p> <p>(928) 428-8590        615 North Stadium Avenue, Thatcher, AZ 85552</p>
<p><b>Gila Community College SBDC</b></p> <p>(928) 468-8039        201 Mudsprings Road, Payson, AZ 85547</p>	<p><b>Gila Community College SBDC Satellite Office</b></p> <p>(928) 425-8481        8274 Six Shoot Canyon, Gila Pueblo Campus, Globe, AZ 85502</p>
<p><b>Northland Pioneer College SBDC</b></p> <p>(928) 532-6170        1001 Deuce of Clubs, Show Low, AZ 85901</p>	<p><b>Northland Pioneer College SBDC Satellite Office</b></p> <p>(928) 524-7372        2252 East Navajo Blvd, Holbrook, AZ 86025</p>
<p><b>Pima Community College SBDC</b></p> <p>(520) 206-6404        401 North Bonita Avenue, Tucson, AZ 85709</p>	<p><b>Yavapai College SBDC</b></p> <p>(928) 776-2008        240 South Montezuma Street, Suite 105, Prescott, AZ 86303</p>
<p><b>Yavapai College SBDC Satellite Office Verde Valley</b></p> <p>(928) 649-4587        4215 Arts Village Drive, Yavapai College Sedona Center, Sedona, AZ 86336</p>	<p><b>Mohave Community College SBDC</b></p> <p>(928) 757-0894        1971 Jagerson Avenue, Kingman, AZ 86409</p>