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**From:** American Dental Association <ada@messaging.ada.org>  
**Sent:** Saturday, April 4, 2020 1:36 PM  
**Subject:** Urge SBA and Treasury to Clarify 7(a) Loan Rule

## Issues Alert

ADA®



### **Fight to Overturn the Department of Treasury and SBA Interim Guidance on the SBA 7(a) PPP Loan and EIDL Loan**

Hello, Fellow Dentists:

Since the COVID-19 pandemic began, dentists and dental offices across the country have been feeling the strain. We have seen the federal government issue numerous regulations and guidance. Along the way, we have told you that we need to be prepared to deal with unforeseen government edicts—particularly with respect to regulations and guidance—that do not consider the impact they may have on many sectors of our economy and our profession.

Today, we are faced with such a circumstance.

The U.S. Small Business Administration has just issued interim guidance pertaining to the SBA Economic Injury Disaster Loan (EIDL) and 7(a) Paycheck Protection Program. The guidance stipulates, in effect, that small businesses must choose between the two loans; small businesses can't receive both loans unless a qualified business receives their EIDL loan money on or before April 3.

The guidance clearly contradicts the law (CARES Act) as written and as interpreted by the very committees of jurisdiction who drafted the legislation. The committee summaries and Q&A

documents make it clear that qualified small businesses can apply for both the EIDL and Paycheck Protection Program loans, without specific date restrictions.

If this interim guidance stands, it would pose great harm to the vast majority of our dentist owners and other small businesses who have applied for but have not received any EIDL loan money by April 3.

The Grassroots Action Alert that we are asking you to respond to today is being sent to U.S. Department of Treasury Secretary Mnuchin and U.S. Small Business Administration Administrator Carranza, and much like the letter the ADA sent to them last night, we are *“strongly recommending that the SBA work with Treasury to change the interim rule to clearly indicate that entities can apply for both loans and that they are still eligible to apply for both, even if EIDL loan funds are received after April 3. This would ensure that SBA and Treasury are following the congressional intent of the CARES Act...”*

You should know that when you send your action alert to Secretary Mnuchin and Administrator Carranza, a copy of the alert will go to your Representative in the House as well as your two Senators. Your members of Congress will also know of the harmful effects of this interim guidance to your practice, your patients and the public.

This is interim guidance that we must oppose, and oppose with the same intensity that we brought to bear when we sent nearly 400,000 emails to Capitol Hill from more than 120,000 dentists regarding final passage of the CARES Act.

**Please click on the [link](#) and let Secretary Mnuchin and Administrator Carranza know your opposition to this SBA interim guidance.**

Thank you for what you are doing for your practice, your patients and dentistry!

Stay well,



Chad P. Gehani, DDS  
President



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