

U.S. Small Business Administration
Supporting Statement Paperwork Reduction Act
SBA Form 912, Statement of Personal History

Overview of Information Collection: This submission is a request for a **Revision of a Currently Approved Information Collection**, OMB Control No. 3245-0178. Due to the amendment of SBA's regulations on the criminal background review of respondents, the criminal history questions were updated to require no further review by the SBA's Office of Personal Security (OPS). If a respondent answers No to any of the updated criminal history questions, then they are not eligible. As such, since no further review is required, the questions have been incorporated into the application process upfront for SBA loan programs; however, there is still a need for a form to obtain basic identifying information and character questions when adding new owners/principals to existing SBA financial products during the servicing of the loan. The Small Business Administration (SBA) requires individuals seeking assistance to provide sufficient information for SBA to make character and eligibility determinations. SBA is specifically authorized to verify criminal history, or lack thereof, pursuant to section 7(a)(1)(B) of the Small Business Act, (the SB Act), 15 USC § 636(a)(1)(B). Additionally, under 13 CFR 123.6, SBA is required to have reasonable assurance that the loan will be repaid and the disaster loan applicant has satisfactory character. Further, for all forms of assistance, SBA is authorized to make all investigations necessary to ensure that a person has not engaged in acts that violate or will violate the SB Act or Small Business Investment Act, 15 USC §§ 634(b)(11) and 687b(a). Under 15 U.S. Code § 633(f)(1), recipients of SBA financial assistance shall certify compliance with child support obligations.

CHANGES MADE TO THE FORM:

- Revised the criminal history questions
- Revised the citizenship question
- Removed question that states "If applicable, name and address of participating lender or surety co:". Form to be used primarily by disaster servicing offices for direct SBA loans.
- Removed requirement that respondents provide additional information if they answer yes on any criminal history question. If respondents answer No to any of the updated criminal history questions, then they are not eligible.
- Changed SBA District/Disaster Area Office to SBA Office
- Added a question regarding child support obligations
- Removed the section titled Agency Use Only since fingerprints are no longer being gathered during this process. If respondents answer No to any of the updated criminal history questions, then they are not eligible.

1. Need & Method for the Information Collection. SBA has promulgated regulations through notice and comment rulemaking based upon the above authorities, identifying good character as an element of credit worthiness and eligibility for assistance from, or in participation with, SBA. SBA Form 912 is one way that agency collects information to ensure general eligibility. The regulations for making character determinations are found in Title 13 of the Code of Federal Regulations at Sections 120.110(n), 120.150, and 120.171 (Business Loan Programs) and 123.6 (Disaster Loan Program).

On September 15, 2023, SBA published a Notice of Proposed Rulemaking (NPRM) in the Federal Register (88 FR 63534) with a 60-day comment period. The NPRM announced SBA's intention to amend SBA's regulations on the criminal background review of applicants. On April 30, 2024, Federal Register Notice (89 FR 34094) Criminal Justice Reviews for the SBA Business Loan Programs, Disaster Loan Programs, and Surety Bond Guaranty Program (Rule) was published, amending regulations governing SBA's business loan programs for criminal background reviews effective May 30, 2024. As such, the criminal history questions were revised to match the amended regulations.

2. Use of the Information. SBA uses the information collected in the submission of SBA Form 912 to ensure general eligibility and for a character review of respondents during servicing. The form is comprised of questions that help determine basic identification information and whether the individual is eligible and, if so, what additional information is necessary.
3. Use of Information Technology. The current version of the form will be available for download through SBA's website.
4. Non-duplication. The information collected is unique to each respondent and the circumstances of the particular loan. All information must be collected and there are no other sources for this information. The form will be used by SBA servicing offices when a request is received to add a new owner/principal to an existing SBA financial product.
5. Burden on Small Business. This information collection impacts small businesses; however, this information collection is designed to minimize the burden on respondents. It calls only for basic identification information and a "yes" or "no" response to no more than five questions. It requests follow-up information only if the response is "no" to the U.S. citizen question.
6. Less Frequent Collection. Each respondent only submits this information one time. Failing to collect the information requested on SBA Form 912 would increase SBA's risk of making loans and providing benefits to persons of poor character and persons that are prohibited by law from receiving SBA assistance.
7. Paperwork Reduction Act Guidelines. The form requests what is generally considered "confidential" information regarding an arrest record and criminal history; however, respondents are assured that information collected is protected from disclosure to the extent permitted by law. There are no other "special circumstances" of the sort mentioned in the Instructions for this questionnaire.
8. Consultation and Public Comments. On July 28, 2025, SBA published a 60-day notice and request for comments at 90 FR 35566. The comment period closed on September 26, 2025, and no public comments were received.
9. Gifts or Payment. Respondents do not receive payments or gifts for providing information on SBA Form 912.

10. Privacy & Confidentiality. The standard protections of the Privacy Act of 1974 apply to the use of the information obtained, but SBA offers respondents no other specific assurances of confidentiality. The following Privacy Act Statement appears on SBA Form 912:

Privacy Act Statement (5 U.S.C. 552a)

Purpose for Collecting Information: SBA is collecting the information on this form, including your social security number and other personal information to make a character and credit eligibility decision in connection with you or your company's application for a loan or other form of SBA assistance. Submission of the requested information is voluntary; however, because the information is required in order for SBA to have sufficient information to determine whether to provide you with the requested assistance, if you do not provide the information, we would be unable to make a final decision on your application.

Authorities: Under the Privacy Act, 5 U.S.C. § 552a, failure to provide your social security number may not affect any right, benefit or privilege to which you are entitled. However, disclosures of name and other personal identifiers are required for a benefit, as SBA requires an individual seeking assistance from the Agency to provide it with sufficient information to make a character determination. In determining whether an individual is of good character, SBA considers the person's integrity, candor, and disposition toward criminal actions. SBA is specifically authorized to verify your criminal history, or lack thereof, pursuant to section 7(a)(1)(B) of the Small Business Act, (the SBAAct), 15 USC § 636(a)(1)(B). Additionally, in making loans pursuant to section 7(a)(6) the SBAAct, 15 USC § 636 (a)(6), SBA is required to have reasonable assurance that the loan is of sound value and will be repaid or that it is in the best interest of the Government to grant the assistance requested. Further, for all forms of assistance, SBA is authorized to make all investigations necessary to ensure that a person has not engaged in acts that violate or will violate the SBAAct or Small Business Investment Act, 15 USC §§ 634(b)(11) and 687b(a). For these purposes, you are asked to voluntarily provide your social security number to assist SBA when making a character determination to distinguish you from other individuals with the same or similar name, date of birth or other personal identifier. This request is permitted under EO 9397.

Routine Uses: The information collected may be checked against criminal history indices of the Federal Bureau of Investigation. When the information collected indicates a violation or potential violation of law, whether civil, criminal, or administrative in nature, SBA may refer it to the appropriate agency, whether Federal, State, local, or foreign, charged with responsibility for or otherwise involved in investigation, prosecution, enforcement or prevention of such violations. See, SBA's Privacy Act System of Records, at 74 Fed. Reg. 14890 (2009), as amended for other published routine uses for the collected information.

The relevant System of Record Notices for this collection (*i.e.*, SBA 20 – Disaster Loan Case File (86 FR 64979); SBA 21 – Loan Systems (86 FR 23026); SBA 35 -- Non-Employment Related Background Checks (74 FR 14890)) can be found at [Privacy Act System of Records Notices \(SORNs\) | U.S. Small Business Administration](#).

11. Sensitive Questions. SBA Form 912 includes several personal identifiers such as social security

number, name, date of birth and place of birth. This collection of information also contains questions of a sensitive or confidential nature, specifically, information about criminal history. Without such information, the Government may not guarantee loans to, or do business with, ineligible parties. Privacy Act protections cover the information provided. Only SBA personnel with a need to know, i.e., those involved in the decision-making process are provided with access to the information. SBA has instituted procedures to protect confidentiality to the extent permitted by law. Only summary, aggregate data, not individual information, are provided in public reports. When the information collected indicates a violation or potential violation of law, whether civil, criminal, or administrative in nature, SBA may refer it to the appropriate agency, whether Federal, State, local, or foreign, charged with responsibility for or otherwise involved in investigation, prosecution, enforcement or prevention of such violations. See 74 Fed. Reg. 14890 (April 1, 2009) for other published routine uses.

12. **Burden Estimate.** SBA Form 912 takes approximately 15 minutes to complete. Each respondent only submits this information one time. Generally, the form is only required during the servicing of disaster loans when adding a new owner/principal to an existing SBA loan. Therefore, we estimate that the burden imposed on the public by use of SBA Form 912 is 2,500 hours per year (10,000 responses x $\frac{1}{4}$ hour = 2,500 hours). SBA estimates that the average salary of the respondent providing this information is equivalent to a GS-11, Step 1 federal employee's annual salary of \$63,163 or \$30/hour (rounded to the nearest whole number) based on the 2025 General Schedule (Base). The GS-11 pay grade is utilized in preparing this estimate as it is equivalent to the position normally held by a white-collar employee in a mid-level position and likely to be person responding in most cases. The cost to a respondent for completing this form is estimated at \$7.50 ($\$30 \div \frac{1}{4}$ hour = \$7.50), or a total annual public cost burden of \$75,000.

Burden per Response:

	Time Per Response	Hours	Cost Per Response
Reporting	15 minutes	.25	\$7.50
Record Keeping			
Third Party Disclosure			
Total	15 minutes	.25	\$7.50

Annual Burden:

	Annual Time Burden (Hours)	Annual Cost Burden (Dollars)
Reporting	2,500	\$75,000
Record Keeping		
Third Party Disclosure		
Total	2,500	\$75,000

13. Estimated non-recurring costs. There are no additional costs to respondents.
14. Estimated cost to the Government. When required, all forms are electronically submitted to the Agency; therefore, there is no appreciable collection cost associated with this information. The cost for the staff necessary to review the forms exists whether or not these forms are remitted to the Agency for review.
15. Reasons for changes. Due to the amendment of SBA's regulations on the criminal background review of respondents, the criminal history questions were updated to require no further review by the SBA's Office of Personal Security (OPS). If a respondent answers No to any of the updated criminal history questions, then they are not eligible. As such, since no further review is required, the questions have been incorporated into the application process upfront for SBA programs; however, there is still a need for a form to obtain basic identifying information and character questions when adding new owners/principals to existing SBA financial products. This change severely reduced the program need for SBA Form 912. As such, the burden estimate has been decreased and the form streamlined to align with the updated criminal history questions.

	Requested	Program Change Due to New Statute	Program Change Due to Agency Discretion	Change Due to Adjustment in Agency Estimate	Change Due to Potential Violation of the PRA	Previously Approved
Annual Number of Responses for this IC	10,000		-132,000			142,000
Annual IC Time Burden (Hour)	2,500		-33,000			35,500
Annual IC Cost Burden (Dollars)	\$18,750		-\$265,250			\$284,000

16. Publicizing Results. Except for aggregated data reflected in various Congressional reports, the results of the information collection will not be published.
17. OMB Not to Display Approval. No exception being sought; the expiration date will be displayed.
18. Exceptions to "Certification for Paperwork Reduction Submissions." Not applicable.

Part B: Surveys, Censuses, and Other Collections that Employ Statistical Methods. This collection of information does not employ statistical methods.