**Small Business Association (SBA) - Intermediate**

# US Small Business Administration Payroll Protection Plan borrowers and status.

With this project, you have the opportunity to understand who got Payroll Protection Plan loans and their status. You can look at how loans progressed over twelve months, including demographics, and payment status, and you can also compare the up-to-$150k with the over $150k to see if there are any statistically significant differences.

Has this program been successful based on the available data? How has repayment gone? Have the loans been made equitably? What were the forgiveness characteristics? Were they equitable? What other research questions can you formulate and answer?

Project source: [PPP FOIA - Dataset - U.S. Small Business Administration (SBA) | Open Data](https://data.sba.gov/dataset/ppp-foia)

Data folder: [SBA Intermediate - PPP Borrowers & Status](https://drive.google.com/drive/folders/11_4ridbuM0ayie3H8xu5jNEzyaH7P_uT?usp=sharing)

Note: there are multiple files in the folder and they represent the borrowers and status by month for those that are up to $150k loans. There is another file that is the over $150k loans set.

The Data Dictionary is also there.

Download the project folder to your local machine and make a note of the location.

Type the folder’s file path here:

**Data dictionary**

| **Field Name** | **Field Description** |
| --- | --- |
| LoanNumber | Loan Number (unique identifier) |
| DateApproved | Loan Funded Date |
| SBAOfficeCode | SBA Origination Office Code |
| ProcessingMethod | Loan Delivery Method (PPP for first draw; PPS for second draw) |
| BorrowerName | Borrower Name |
| BorrowerAddress | Borrower Street Address |
| BorrowerCity | Borrower City |
| BorrowerState | Borrower State |
| BorrowerZip | Borrower Zip Code |
| LoanStatusDate | Loan Status Date  - Loan Status Date is blank when the loan is disbursed but not Paid In Full or Charged Off |
| LoanStatus | Loan Status Description  - Loan Status is replaced by 'Exemption 4' when the loan is disbursed but not Paid in Full or Charged Off |
| Term | Loan Maturity in Months |
| SBAGuarantyPercentage | SBA Guaranty Percentage |
| InitialApprovalAmount | Loan Approval Amount(at origination) |
| CurrentApprovalAmount | Loan Approval Amount (current) |
| UndisbursedAmount | Undisbursed Amount |
| FranchiseName | Franchise Name |
| ServicingLenderLocationID | Lender Location ID (unique identifier) |
| ServicingLenderName | Servicing Lender Name |
| ServicingLenderAddress | Servicing Lender Street Address |
| ServicingLenderCity | Servicing Lender City |
| ServicingLenderState | Servicing Lender State |
| ServicingLenderZip | Servicing Lender Zip Code |
| RuralUrbanIndicator | Rural or Urban Indicator (R/U) |
| HubzoneIndicator | Hubzone Indicator (Y/N) |
| LMIIndicator | LMI Indicator (Y/N) |
| BusinessAgeDescription | Business Age Description |
| ProjectCity | Project City |
| ProjectCountyName | Project County Name |
| ProjectState | Project State |
| ProjectZip | Project Zip Code |
| CD | Project Congressional District |
| JobsReported | Number of Employees |
| NAICSCode | NAICS 6 digit code |
| Race | Borrower Race Description |
| Ethnicity | Borrower Ethnicity Description |
| UTILITIES\_PROCEED | Note: Proceed data is lender reported at origination. On the PPP application, the proceeds fields were checkboxes. |
| PAYROLL\_PROCEED |
| MORTGAGE\_INTEREST\_PROCEED |
| RENT\_PROCEED |
| REFINANCE\_EIDL\_PROCEED |
| HEALTH\_CARE\_PROCEED |
| DEBT\_INTEREST\_PROCEED |
| BusinessType | Business Type Description |
| OriginatingLenderLocationID | Originating Lender ID (unique identifier) |
| OriginatingLender | Originating Lender Name |
| OriginatingLenderCity | Originating Lender City |
| OriginatingLenderState | Originating Lender State |
| Gender | Gender Indicator |
| Veteran | Veteran Indicator |
| NonProfit | 'Yes' if Business Type = Non-Profit Organization or Non-Profit Childcare Center or 501(c) Non-Profit |
| ForgivenessAmount | Forgiveness Amount |
| ForgivenessDate | Forgiveness Paid Date |