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# Small Business Administration (SBA) Funding: Overview and Recent Trends

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## Small Business Administration (SBA) Funding: Overview and Recent Trends

The U.S. Small Business Administration (SBA) operates several programs to assist small businesses, as well as a program to help disaster survivors. The SBA's budget reflects the agency's varied mission, and includes funding for business training programs, loan programs, administrative costs, and the operations of two independent offices.

In FY2026, Congress appropriated \$1.3 billion to the SBA. That amount consisted of

- \$330.0 million for entrepreneurial development programs, which includes 16 programs that help small businesses start, operate, and expand;
- \$323.1 million for salaries and expenses, including agency-wide services, the nationwide network of regional and district offices, and most daily operations;
- \$280.4 million for the disaster loan program, including \$75.0 million for the cost of making direct disaster loans (the remainder for administrative costs);
- \$161.0 million for business loan programs, the vast majority of which is used to support the costs of administering those programs;
- \$106.9 million for congressionally directed spending;
- \$38.6 million for the SBA Office of Inspector General (OIG); and
- \$10.1 million for the SBA Office of Advocacy (Advocacy).

The Administration requested a reduction in funding for SBA in FY2026 compared with the previous year (total request: \$0.8 billion). In addition to reductions in administrative funds, the Administration proposed ending 15 of SBA's 16 entrepreneurial development programs (keeping only the Small Business Development Centers [SBDCs] program), and proposed a participation fee for business loan program lenders to offset SBA's administrative costs. The House Financial Services and General Government (FSGG) bill for FY2026 (total funding: \$1.0 billion) proposed funding reductions (although not as large as the Administration's requested reductions) to many of the SBA's programs, with the exception of proposed increases for Native American, veterans outreach, and SBDC programs. The Senate FY2026 FSGG proposal (total funding: \$1.3 billion) would have generally maintained funding closer to FY2025 levels, though it would have reduced administrative funding, increased funding for the OIG and Advocacy, and included congressionally directed spending. The \$1.3 billion included in the Consolidated Appropriations Act, 2026 (P.L. 119-75) was generally closer to the Senate's proposal.

Over a longer period, total SBA appropriations have ranged from \$571.8 million in FY2007 to more than \$761.9 billion in FY2020. This variation in the SBA's annual budget is largely driven by responses to natural disasters and economic downturns. The years when the SBA's funding was highest include the years that the federal government responded to the COVID-19 pandemic (FY2020 and FY2021), the Great Recession (FY2010 and FY2011), and large natural disasters (including FY2025 and FY2018). Funding for the SBA's core functions—including salaries and expenses, entrepreneurial development programs, business loan administration, the OIG, and Advocacy—is more stable and generally increasing over time.

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## Introduction

The U.S. Small Business Administration (SBA) administers several programs to support small businesses, including loan guarantee and venture capital programs to enhance small businesses' access to capital; contracting programs to increase small businesses' opportunities in federal contracting; direct loan programs for businesses (as well as homeowners and renters) to aid in their recovery from natural disasters; and small business management and technical assistance training programs to assist in business formation and expansion. This report covers SBA appropriations (new budget authority, minus rescissions and sequestration), focusing on recent developments, and provides historical data since FY2000.

The SBA's appropriations, as a whole, have ranged from \$571.8 million in FY2007 to more than \$761.9 billion in FY2020. Much of this volatility is due to significant variation in appropriations for

- disaster assistance, typically to address economic damages caused by major natural disasters and, for FY2020 and FY2021, by COVID-19;<sup>1</sup>
- business loan credit subsidy costs related to unanticipated increases in the cost of loan defaults and, for FY2020 and FY2021, to loan forgiveness and debt relief payments; and
- program enhancements in the other spending category to help small businesses access capital during and immediately following recessions.

Funding for the SBA's core functions—including salaries and expenses, entrepreneurial development programs, business loan administration, the Office of Inspector General (OIG), and Office of Advocacy (Advocacy)—is more stable and generally increasing steadily over time.

The appendices to this report provide reference information on the SBA's budget. **Appendix A** provides a list of annual appropriations acts, explanatory statements for those acts, and supplemental appropriations acts that provided funding for the SBA. **Appendix B** provides a list of rescissions and sequesters that affected the SBA from FY2000 to FY2026. **Appendix C** provides detailed funding for the SBA's entrepreneurial development programs from FY2010 to FY2019. **Appendix D** provides data on funding provided for the SBA from FY1954 (the beginning of the agency) through FY1999.

## Debate Over FY2026 Funding

**Table 1** summarizes the legislative debate over the SBA's FY2026 funding levels, including the Administration's budget request for SBA, the House and Senate Financial Services and General Government (FSGG) proposals, and the enacted level in the Consolidated Appropriations Act, 2026 (P.L. 119-75). The following summaries highlight significant features of each proposal—compared with historical precedent and the other proposals—and do not review funding for each program in detail.

### FY2025 Funding

The SBA operated in FY2025 under a full-year continuing resolution (CR; P.L. 119-4). The funding levels for most of the SBA's activities were the same as in FY2024, with two exceptions. First, the full-year CR provided additional funds for administration of SBA's disaster loan

<sup>1</sup> For more information, see CRS Report R44412, *SBA Disaster Loan Program: Frequently Asked Questions*.

program (\$406.0 million instead of the FY2024 level of \$175.0 million). These additional funds may have been in response to the SBA's request for additional disaster loan program administration funds to accommodate additional staffing to transition COVID Economic Injury Disaster Loans (EIDLs) to a long-term, steady servicing status.<sup>2</sup> This was presented as a one-time need, as the SBA expected future disaster loan program administration cost requests to return to historical norms in FY2026.<sup>3</sup> Second, the full-year CR zeroed out the \$116.5 million provided in FY2024 for congressionally directed spending.

## **The Administration's FY2026 Request**

The Administration requested reductions to SBA's budget in its FY2026 budget request.<sup>4</sup> The largest requested reduction (by dollar value and percentage) was in the SBA's entrepreneurial development account. In FY2025, the SBA received \$316.8 million to operate 16 programs. For FY2026, the SBA requested \$150.0 million to operate only the Small Business Development Center (SBDC) program.

In its request, the SBA stated that the other entrepreneurial development programs (such as Women's Business Centers, veterans programs, and Microloan technical assistance) were duplicative.<sup>5</sup> In the business loans programs account, the SBA requested congressional authorization to charge fees to lenders to offset the SBA's administrative costs of operating the programs. Currently, the SBA charges fees for its loan guarantees to offset the expected costs of future loan purchases. Those fees do not cover SBA's administrative costs (such as employees, equipment, and IT). Under the FY2026 budget request, the SBA would have moved toward a model similar to the U.S. Export-Import Bank, where the SBA would charge lenders fees to participate in the business loan programs. These fees could have offset up to half of the \$158.0 million administrative costs included in the request. This proposal would have reduced taxpayers' share of the costs of operating the business loan programs by shifting those costs to participating lenders. The SBA OIG and Advocacy, which both submit their budget requests independently of the SBA Administrator, each requested funding increases from FY2025 to FY2026.

## **The House FY2026 FSGG Bill**

The House Committee on Appropriations FY2026 FSGG bill (H.R. 5166) would have generally either reduced or maintained FY2025-level funding (though reductions were less than those requested by the Administration). The House FSGG bill proposed increases in funding relative to FY2025 for the Office of Credit Risk Management,<sup>6</sup> Native American Outreach, Small Business Development Centers, and veterans outreach programs. The House proposal would have zeroed out funding for three entrepreneurial development programs: the Cybersecurity for Small

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<sup>2</sup> CRS Report R46284, *COVID-19 Relief Assistance to Small Businesses: Issues and Policy Options*.

<sup>3</sup> U.S. Small Business Administration (SBA), *FY2025 Congressional Budget Justification and FY2023 Annual Performance Report*, March 11, 2024, p. 113, <https://www.sba.gov/sites/default/files/2024-03/FY%202025%20SBA%20CBJ%20Final%20Updated-508.pdf>.

<sup>4</sup> SBA, *Fiscal Year 2026 Congressional Budget Justification and Fiscal Year 2026 Annual Performance Plan*, May 30, 2025, [https://www.sba.gov/sites/default/files/2025-06/FY%202026%20CBJ%20FINAL%202025.05.29\\_0.pdf](https://www.sba.gov/sites/default/files/2025-06/FY%202026%20CBJ%20FINAL%202025.05.29_0.pdf).

<sup>5</sup> *Ibid.*, p. 3.

<sup>6</sup> The Office of Credit Risk Management supervises lender participation in SBA's business loan programs, and provides SBA portfolio-wide monitoring of risks. For more information about this office, see CRS Report R47909, *Small Business Administration (SBA) Business Loan Program Rule Changes in the 118th Congress: Background and Summary*.

Business Pilot Program, the Federal and State Technology (FAST) Partnership Program, and the Growth Accelerator Fund Competition.

The House proposal would also have provided a novel split in the lending authorization for the 7(a) and 504 loan guarantee programs. In FY2025, the SBA was authorized to approve up to \$35.0 billion in 7(a) loans and \$16.5 million in 504 loans. The House FSGG bill would have allowed SBA to guarantee up to \$32.5 billion in 7(a) loans to businesses in any industry, an additional \$10.0 billion in 7(a) loans to manufacturing businesses, up to \$12.5 billion in 504 loans to businesses in any industry, and an additional \$10.0 billion in 504 loans to manufacturing businesses. The House FSGG proposal did not include any congressionally directed spending.

## **The Senate FY2026 FSGG Bill**

The Senate Committee on Appropriations FY2026 FSGG bill (S. 3290) would have generally provided SBA with funding at similar levels as FY2025. The Senate FSGG bill proposed maintaining funding for all 16 entrepreneurial development programs at FY2025 levels. In a break from historical precedent, the Senate FSGG bill would have included the funding amounts for all 16 entrepreneurial development programs in the legislative text of the bill, instead of in an explanatory statement.<sup>7</sup>

The Senate FSGG bill also included reductions in funding for administrative costs, funding for salaries and expenses, and funding for business loans programs administration. The bill adopted the SBA OIG's and Advocacy's requests for increased funding. The bill would have also provided \$75.0 million for the cost of making disaster loans (which is separate from the administrative costs funding that all three proposals included). Finally, the Senate FSGG bill would have provided \$110.0 million for congressionally directed spending.

## **SBA's Enacted FY2026 Funding**

The Consolidated Appropriations Act, 2026 (P.L. 119-75) generally followed funding amounts in the Senate FSGG bill, with a few exceptions. The act also—for the first time—included funding for all 16 entrepreneurial development programs in the enacted text of the law, instead of most programs being mentioned only in the explanatory statement. The act adopted the House FSGG bill's proposals for higher funding for Native American Outreach, SBDCs, and a portion of the House's proposed increase for veterans outreach. The act maintained FY2025-level funding for the SBA OIG and Advocacy, thereby adopting the House FSGG bill amounts instead of the proposed increases in the SBA's request and the Senate FSGG bill. The act included \$106.9 million for congressionally directed spending.

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<sup>7</sup> Including the funding in the statutory language gives it stronger footing than report language included only in an explanatory statement. "Although the language contained in these reports is not considered binding in the same manner as the statutory language of appropriations acts, report language plays an essential role in the congressional consideration of appropriations measures and affects how federal agencies interpret and obligate the funds provided in those measures." See CRS Report R44124, *Appropriations Report Language: Overview of Development and Components*.

**Table I. Debate Over the SBA’s FY2026 Funding**

Millions of dollars

<b>Program</b>	<b>FY2025 Enacted</b>	<b>Administration Request</b>	<b>House Proposal</b>	<b>Senate Proposal</b>	<b>FY2026 Enacted</b>
Legislation	P.L. 119-4	FY2026 CBJ <sup>a</sup>	H.R. 5166	S. 3290	P.L. 119-75
Explanatory Statement	H. Comm. Prt. 55-008 <sup>b</sup>	—	H.Rept. 119-236	Report <sup>c</sup>	Cong. Record, Jan. 14, 2026, H822-H826 <sup>d</sup>
<b>Salaries and expenses<sup>e</sup></b>	<b>323.2</b>	<b>250.2</b>	<b>298.1</b>	<b>323.1</b>	<b>323.1</b>
Office of Credit Risk Management <sup>f</sup>	12.0	—	15.0	12.0	12.0
Loan Modernization and Accounting System	6.1	—	6.1	—	—
Veterans Small Business Certification Program	20.5	—	15.5	15.5	15.5
Information technology systems and activities	—	30.0	—	30.0	30.0
<b>Entrepreneurial development</b>	<b>316.8</b>	<b>150.0</b>	<b>289.6<sup>g</sup></b>	<b>316.8</b>	<b>330.0</b>
7(j) technical assistance/Empower to Grow	3.8	—	3.5	3.8	3.8
Cybersecurity for Small Businesses	3.0	—	—	3.0	3.0
Entrepreneurship education	2.0	—	1.3	2.0	2.0
Federal and State Technology (FAST) partnership	9.0	—	—	9.0	9.0
Growth Accelerators	9.0	—	—	9.0	9.0
HUBZone	4.0	—	3.0	4.0	4.0
Microloan technical assistance	41.0	—	41.0	41.0	41.0
National Women’s Business Council	1.5	—	1.5	1.5	1.5
Native American Outreach	5.0	—	5.3	5.0	5.3
PRIME technical assistance	7.0	—	7.0	7.0	7.0
Regional Innovation Clusters	9.0	—	8.0	9.0	9.0
SCORE	17.0	—	8.5	17.0	17.0

Program	FY2025 Enacted	Administration Request	House Proposal	Senate Proposal	FY2026 Enacted
Small Business Development Centers (SBDCs)	140.0	150.0	150.0	140.0	150.0
State Trade Expansion Program (STEP)	20.0	—	10.0	20.0	20.0
Veterans outreach	18.5	—	26.5	18.5	21.4
Women's Business Centers (WBC)	27.0	—	27.0	27.0	27.0
<b>Office of Inspector General</b>	<b>37.0</b>	<b>46.0</b>	<b>37.0</b>	<b>46.0</b>	<b>37.0</b>
<b>Office of Advocacy</b>	<b>10.1</b>	<b>14.1</b>	<b>10.1</b>	<b>14.1</b>	<b>10.1</b>
<b>Business loans programs</b>	<b>168.0</b>	<b>158.0</b>	<b>165.0</b>	<b>161.0</b>	<b>161.0</b>
Microloan credit subsidy	6.0	—	3.0	3.0	3.0
Business loans program administrative expenses	162.0	158.0 <sup>h</sup>	162.0	158.0	158.0
<b>Disaster loans program<sup>i</sup></b>	<b>406.0</b>	<b>143.0</b>	<b>175.0</b>	<b>282.0</b>	<b>282.0</b>
Transfer to Office of Inspector General	1.6	1.6	1.6	1.6	1.6
Direct administrative expenses	396.0	133.0	165.0	197.0	197.0
Indirect administrative expenses	8.4	8.4	8.4	8.4	8.4
Cost of direct loans	—	—	—	75.0	75.0
Major disasters (Stafford Act) <sup>j</sup>	374.0	143.0	143.0	250.0	250.0
<b>Congressionally directed spending</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>110.0</b>	<b>106.9</b>
<b>Lending authorizations—NOT appropriations</b>					
7(a)—Any industry	35,000.0	35,000.0	32,500.0	35,500.0	35,500.0
7(a)—Additional amount for manufacturing only	—	—	10,000.0	—	—
504 program—Any industry	16,500.0	16,500.0	12,500.0	16,500.0	16,500.0
504 program—Additional amount for manufacturing only	—	—	10,000.0	—	—
Secondary market guarantee program	15,000.0	15,000.0	15,000.0	15,000.0	15,000.0
Small Business Investment Company guarantees	6,000.0	6,000.0	6,000.0	6,000.0	6,000.0

**Source:** Table created by CRS based on analysis of the legislation, reports, and documents listed.

**Notes:** Figures may not sum to total due to rounding. FY2026 appropriations are current as of the date of publication, but may change before the end of the fiscal year (September 30, 2026).

- a. U.S. Small Business Administration, *Fiscal Year 2026 Congressional Budget Justification and Fiscal Year 2026 Annual Performance Plan*, May 30, 2025, [https://www.sba.gov/sites/default/files/2025-06/FY%202026%20CBJ%20FINAL%202025.05.29\\_0.pdf](https://www.sba.gov/sites/default/files/2025-06/FY%202026%20CBJ%20FINAL%202025.05.29_0.pdf).
- b. The SBA operated in FY2025 under a full-year continuing resolution. The full-year continuing resolution did not have an explanatory statement with the same level of detail as annual appropriations acts. H. Comm. Prt. 55-008 (available at <https://www.govinfo.gov/content/pkg/CPRT-118HPRT55008/pdf/CPRT-118HPRT55008.pdf>) is the explanatory statement for FY2024.
- c. U.S. Senate Committee on Appropriations, *Explanatory Statement for Financial Services and General Government Appropriations Bill, 2026*, November 24, 2025, [https://www.appropriations.senate.gov/imo/media/doc/fy26\\_fsgg\\_bill\\_report.pdf](https://www.appropriations.senate.gov/imo/media/doc/fy26_fsgg_bill_report.pdf).
- d. For full text, see <https://www.congress.gov/119/crec/2026/01/14/172/10/CREC-2026-01-14.pdf>.
- e. The subprograms under salaries and expenses do not sum to the total amount for salaries and expenses.
- f. The legislative language provides that “not less than” the amount identified be available for activities of the Office of Credit Risk Management. Therefore, these amounts may be lower bounds, and the SBA could spend more than these amounts on those activities.
- g. Program amounts do not sum to total indicated.
- h. The SBA proposed a lender fee to offset up to half of business loans program administration costs. See the main text for details of this proposal.
- i. For the disaster loans program account, the amounts provided for the OIG transfer, direct and indirect administrative expenses, and the cost of direct loans sum to the totals indicated.
- j. Amounts for major disasters/Stafford Act are considered emergency spending under budget procedural and enforcement rules.

# Historical Funding and Program Overview

**Table 2** shows the SBA’s appropriations, adjusted for rescissions and sequesters, for FY2000-FY2026. This section also provides descriptions of the expenses and programs under each heading.

**Table 2. Small Business Administration Funding, FY2000-FY2026**

Millions of dollars, adjusted for rescissions

Fiscal Year	Salaries and Expenses	Entrepreneurial Development Programs	Office of Inspector General <sup>a</sup>	Office of Advocacy	Business Loan Credit Subsidies	Business Loan Administration	Disaster Assistance <sup>b</sup>	Disaster Assistance Supplemental <sup>b</sup>	Other	Total Appropriations
2026	323.1	330.0	38.6	10.1	3.0	158.0	280.4	—	106.9	1,250.1
2025	361.2	316.8	88.6	10.1	6.0	162.0	404.4	2,199.0	—	3,548.2
2024	361.2	316.8	38.6	10.1	6.0	162.0	173.4	—	116.5	1,184.7
2023	326.0	320.0	41.6	10.2	6.0	165.3	177.4	850.0	179.7	2,076.2
2022	278.4	290.2	24.3	9.5	6.0	163.0	176.4	1,189.1	83.0	2,219.8
2021	1,160.2	497.0	68.6	9.2	292,190.2	160.3	166.5	33,160.0	44,370.9	379,496.7
2020	3,045.2	526.0	48.5	9.1	687,439.0	155.2	175.5	70,582.0	—	761,980.5
2019	267.5	247.7	22.9	9.1	4.0	155.2	9.0	—	—	715.4
2018	268.5	247.1	26.9	9.1	3.4	152.8	—	1,652.0	—	2,359.8
2017	269.5	245.1	20.9	9.2	4.3	152.7	185.0	450.0	—	1,336.8
2016	268.0	231.1	20.9	9.1	3.3	152.7	185.9	—	—	871.0
2015	257.0	220.0	20.4	9.1	47.5	147.7	185.9	—	—	887.6
2014	250.0	196.2	20.0	8.8	111.6	151.6	190.9	—	—	928.9
2013	223.2	155.4	21.2	8.6	319.7	140.2	110.2	735.0	41.0	1,754.5
2012	245.0	202.3	17.3	9.1	210.8	148.0	116.3	—	—	948.8
2011	238.1	247.9	17.3	9.1	82.8	152.7	44.4	—	-62.6	729.7
2010	331.2	225.6	17.3	7.4	83.0	159.5	77.2	—	885.3	1,786.5

Fiscal Year	Salaries and Expenses	Entrepreneurial Development Programs	Office of Inspector General <sup>a</sup>	Office of Advocacy	Business Loan Credit Subsidies	Business Loan Administration	Disaster Assistance <sup>b</sup>	Disaster Assistance Supplemental <sup>b</sup>	Other	Total Appropriations
2009	329.8	162.3	26.8	8.4	8.5	138.5	—	—	671.0	1,345.2
2008	275.4	140.9	19.0	7.2	2.0	135.4	-1.0	1,052.8	2.9	1,634.7
2007	191.3	128.5	15.8	7.8	1.3	124.9	112.9	—	-10.7	571.8
2006	258.8	128.5	20.2	7.4	1.3	123.7	-1.5	1,695.0	—	2,233.4
2005	215.4	134.5	13.3	7.5	1.4	125.0	111.3	929.0	2.8	1,540.2
2004	220.6	139.7	13.4	7.4	80.2	126.7	198.4	—	—	786.2
2003	223.7	136.5	12.8	6.9	88.5	128.2	189.8	—	—	786.3
2002	187.2	145.9	12.0	5.0	154.9	129.0	209.2	75.0	—	918.0
2001	203.3	201.0	12.4	5.4	165.0	128.7	183.6	100.0	—	999.5
2000	134.9	149.1	11.4	5.6	137.8	129.0	275.9	—	—	843.7

**Sources:** Table created by CRS based on the appropriations acts and explanatory statements listed in **Table A-1**.

**Note:** Figures are adjusted for rescissions listed in **Table B-1**. Figures may not sum to total due to rounding. “Other” includes temporary programs that do not fit in under the other headings, such as congressionally directed spending and temporary pandemic-era programs. Before FY2014, entrepreneurial development programs were funded through salaries and expenses appropriations. This table separates those categories in earlier years to facilitate comparison with later years. Full data for the Office of Advocacy are not available for FY2006-FY2010. This table estimates the amount of funding for the Office of Advocacy based on trends from FY2003 to FY2005. FY2026 appropriations are current as of the date of publication, but may change before the end of the fiscal year (September 30, 2026).

- a. OIG funds include amounts statutorily transferred from the disaster loan program account and from supplemental disaster appropriations.
- b. Appropriations for the disaster loan program and for supplemental disaster appropriations are reduced by statutory transfers to the OIG.

## Salaries and Expenses

The SBA's salaries and expenses account funds for the following:

- office operating budgets, which are used by program and administrative offices for daily operations including travel, supplies, and contracted services;
- SBA's nationwide network of regional and district offices;
- agency-wide costs, such as rent and telecommunications, which are managed centrally;
- employee compensation and benefits, which are also managed centrally; and
- reimbursable expenses for programs for which the SBA receives reimbursable budget authority from other federal government agencies.

As shown in **Table 2**, the SBA received an appropriation of \$323.1 million for salaries and expenses in FY2026.

## Office of Inspector General<sup>8</sup>

The OIG was created within the SBA by the Inspector General Act of 1978 (P.L. 95-452, as amended). The Inspector General, who is nominated by the President and confirmed by the Senate, directs the office. Among various agency oversight responsibilities, the Inspector General Act requires the OIG to

- promote economy, efficiency, and effectiveness in the management of SBA programs and supporting operations;
- conduct and supervise audits, investigations, and reviews relating to the SBA's programs and support operations;
- detect and prevent fraud, waste, and abuse;
- review existing and proposed legislation and regulations and make appropriate recommendations;
- keep the SBA Administrator and Congress informed of serious problems and recommend corrective actions and implementation measures;
- comply with the Comptroller General's audit standards; and
- report violations of law to the U.S. Attorney General.<sup>9</sup>

As shown in **Table 2**, the SBA OIG received an appropriation of \$38.6 million in FY2026. The OIG typically receives a transfer of appropriations from the disaster assistance account for auditing expenses. It has also been provided additional appropriations for review of SBA disaster loans following major hurricanes (e.g., Hurricanes Katrina, Rita, and Wilma in 2005; Hurricane Sandy in 2012; and Hurricanes Harvey, Irma, and Maria in 2017).

Moreover, Congress has appropriated additional funds to the OIG for oversight and audits of SBA activities connected with substantial infusions of funding following events such as the 2008 financial crisis and the COVID-19 pandemic. In FY2009, the OIG was provided an additional \$10 million to conduct oversight of \$730 million provided to the SBA by P.L. 111-5, the

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<sup>8</sup> For further information and analysis concerning the SBA's Office of Inspector General (OIG), see CRS Report R44589, *SBA's Office of Inspector General: Overview, Impact, and Relationship with Congress*, by R. Corinne Blackford and Ben Wilhelm.

<sup>9</sup> SBA, OIG, *Strategic Plan Fiscal Years 2022-2027*, p.8.

American Recovery and Reinvestment Act of 2009. In FY2020, the OIG received an additional \$25 million for oversight of \$377.5 billion provided to the SBA by P.L. 116-136, the CARES Act. In FY2021, the OIG was provided an additional \$20 million for oversight and audits of the \$20 billion Targeted EIDL Advance payment program, and an additional \$25 million by P.L. 117-2, the American Rescue Plan Act of 2021.

### **Office of Advocacy<sup>10</sup>**

The SBA states that Advocacy “advances the views and concerns of small business before Congress, the White House, federal agencies, federal courts, and state policymakers” through “small business outreach, commenting in the federal regulatory process, and helping agencies develop less burdensome regulations.”<sup>11</sup> The Chief Counsel for Advocacy, who is nominated by the President and confirmed by the Senate, directs the office. The office’s role in the federal regulatory process stems from P.L. 96-354, the Regulatory Flexibility Act of 1980 (RFA, as amended), which tasked Advocacy’s chief counsel with monitoring and reporting agencies’ compliance with RFA provisions. The RFA requires federal agencies to assess the economic impact of forthcoming regulations on *small entities*, including small businesses.<sup>12</sup> Advocacy is responsible for training agencies in how to comply with the RFA. Advocacy also seeks to influence agency regulatory processes by convening “roundtables” with small business representatives on regulatory issues, as well as through letters to agencies regarding their rulemaking.

As shown in **Table 2**, Advocacy received an appropriation of \$10.1 million in FY2026.

### **Business Loan Credit Subsidies**

The SBA typically receives appropriations for business loan credit subsidies, as calculated under the Federal Credit Reform Act of 1990 (FCRA). Under FCRA, the SBA must obligate the expected lifetime cost of making a loan in the fiscal year that the loan is approved. Most of the SBA’s business loan programs (including the 7(a) and 504 loan guarantee programs and the Small Business Investment Company program) are zero subsidy, meaning that those programs support themselves through fees charged to participants and Congress usually does not provide annual appropriations for those programs. Over the past 10 years, typically, only the Microloan program receives appropriations for credit subsidy costs, most of which covers the low interest rate offered on loans to Microloan intermediaries.<sup>13</sup> When additional appropriations for business loan credit subsidies occurred, they were either to cover unique programs (such as the Paycheck Protection Program in FY2020 and FY2021) or to support loans with higher loss rates to distressed businesses (such as in FY2010-FY2014).

As shown in **Table 2**, the SBA received \$3.0 million for business loan credit subsidies in FY2026, all of which was for the Microloan program.

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<sup>10</sup> For further information and analysis concerning the Office of Advocacy, see CRS In Focus IF12986, *Small Business Administration Office of Advocacy*.

<sup>11</sup> SBA, Office of Advocacy, “Who We Are,” at <https://advocacy.sba.gov>.

<sup>12</sup> For more information on the RFA, see CRS In Focus IF11900, *The Regulatory Flexibility Act: An Overview*.

<sup>13</sup> For more about the Microloan program, see CRS Report R41057, *Small Business Administration Microloan Program*.

## **Business Loan Administration**

The SBA receives appropriations for the costs of running its business loan programs. The FCRA credit subsidy cost only considers the cost of the loan itself (such as subsidized interest rates or losses from loan defaults); it does not include the cost of employees, equipment, and IT needed to operate the programs. For example, this account might fund staff supporting the business loan programs at the Commercial Loan Service Center (Fresno, CA), National Guaranty Purchase Center (Herndon, VA), Sacramento Loan Processing Center (Sacramento, CA), and Loan Guaranty Processing Centers (Citrus Heights, CA, and Hazard, KY). The SBA routinely transfers the full amount of this account to its salaries and expenses account.

As shown in **Table 2**, the SBA received an appropriation of \$158.0 million for business loan administration in FY2026.

## **Disaster Assistance and Supplemental Appropriations<sup>14</sup>**

The SBA receives appropriations for two aspects of the disaster loan program. First, the SBA receives funds to support the costs of administering the program (such as employees, equipment, and IT). Second, the SBA also receives appropriations for the FCRA cost of making disaster loans, which covers the below-market interest rates and the costs of defaulted loans. (This separation is similar to that in the business loan program.) Unlike most of the SBA's other appropriations, both types of disaster loan program funding are typically “no year” funds, meaning they are available to the SBA until expended (most of the SBA's other funds expire at the end of the fiscal year). This budgetary flexibility may help the SBA respond to natural disasters, the timing and severity of which are unpredictable.

The SBA typically receives appropriations for the administrative costs of the program through the annual appropriations process. Funds for the cost of direct loans are more likely to come through supplemental appropriations in the wake of a major disaster. However, there are recent examples of funds for the cost of direct loans being provided in supplemental appropriations in the same act as annual appropriations (as in FY2023) or through annual appropriations (as in FY2026).

As shown in **Table 2**, the SBA received \$280.4 million for the disaster loan program in FY2026. Of that amount, \$205.4 million was for administrative costs, and \$75.0 million was for the cost of direct loans.

## **Other Programs**

The SBA occasionally receives appropriations to operate programs that do not fit in under any of its other accounts. In several recent fiscal years, the SBA has received funds (formally part of the salaries and expenses account) for congressionally directed projects. In earlier fiscal years, the SBA received funds to operate temporary programs to address economic conditions, such as in FY2021, FY2010, and FY2009.

As shown in **Table 2**, the SBA received \$106.9 million in FY2026 for other programs. In FY2026, this amount was for congressionally directed spending.

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<sup>14</sup> For more information on budgeting for the SBA disaster loan program, see CRS Report R48558, *SBA Disaster Loans Program Account: Overview and Policy Options*.

## Entrepreneurial Development Programs<sup>15</sup>

The SBA's entrepreneurial development and other noncredit programs fund a variety of management and training services to small businesses. The programs also support a variety of more targeted goals, such as increasing small business exports and helping small businesses improve their cybersecurity. In FY2026, Congress appropriated a total of \$330.0 million for these programs.

Congress provided appropriations for

- eight management and technical assistance training programs: Small Business Development Centers; Microloan Technical Assistance; Women's Business Centers; Veterans Outreach; SCORE; Native American Outreach; 7(j) Technical Assistance (also called Empower to Grow); and Entrepreneurship Education.<sup>16</sup>
- two relatively long-standing nontraining programs: HUBZone administration and the National Women's Business Council; and
- six noncredit grant programs: the State Trade Expansion Program; the Federal and State Technology (FAST) Partnership Program; the Growth Accelerator Fund Competition; Regional Innovation Clusters; the Program for Investment in Microentrepreneurs; and the Cybersecurity for Small Business Pilot Program.

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<sup>15</sup> For further information and analysis concerning the SBA's entrepreneurial development noncredit programs, see CRS Report R41352, *Small Business Management and Technical Assistance Training Programs*.

<sup>16</sup> For more information on these programs, see CRS Report R41352, *Small Business Management and Technical Assistance Training Programs*.

**Table 3. Entrepreneurial Development Programs Detailed Funding, FY2016-FY2026**

Millions of dollars, adjusted for rescissions

Program	FY2026	FY2025	FY2024	FY2023	FY2022	FY2021	FY2020	FY2019	FY2018	FY2017	FY2016
SBDC	150.0	140.0	140.0	140.0	138.0	136.0	327.0	131.0	130.0	125.0	117.0
Microloan TA	41.0	41.0	41.0	41.0	37.0	85.0	34.5	31.0	31.0	31.0	25.0
Women’s Business Centers	27.0	27.0	27.0	27.0	24.4	23.0	70.5	18.5	18.0	18.0	17.0
Veterans Outreach	21.4	18.5	18.5	17.5	16.0	14.0	14.0	12.7	12.3	12.3	12.3
State Trade Expansion Program	20.0	20.0	20.0	20.0	20.0	19.5	19.0	18.0	18.0	18.0	18.0
SCORE	17.0	17.0	17.0	17.0	14.0	12.2	11.7	11.7	11.5	10.5	10.5
FAST	9.0	9.0	9.0	10.0	6.0	4.0	[3.0] <sup>a</sup>				
Growth Accelerators	9.0	9.0	9.0	10.0	3.0	2.0	2.0	2.0	1.0	1.0	1.0
Regional Innovation Clusters	9.0	9.0	9.0	10.0	8.0	6.0	5.0	5.0	5.0	5.0	6.0
PRIME TA	7.0	7.0	7.0	8.0	7.0	5.5	5.5	5.0	5.0	5.0	5.0
Native American Outreach	5.3	5.0	5.0	4.0	3.0	2.0	2.0	2.0	2.0	2.0	2.0
HUBZone	4.0	4.0	4.0	4.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
7(j) TA/Empower to Grow	3.8	3.8	3.8	4.0	3.5	2.8	2.8	2.8	2.8	2.8	2.8
Cybersecurity for Small Businesses	3.0	3.0	3.0	3.0	3.0	3.0	—	—	—	—	—
Entrepreneurship Education	2.0	2.0	2.0	3.0	2.8	2.5	2.5	3.5	6.0	10.0	10.0
Nat’l Women’s Business Council	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5
Temporary pandemic programs	—	—	—	—	—	175.0	25.0	—	—	—	—
<b>Total</b>	<b>330.0</b>	<b>316.8</b>	<b>316.8</b>	<b>320.0</b>	<b>290.2</b>	<b>497.0</b>	<b>526.0</b>	<b>247.7</b>	<b>247.1</b>	<b>245.1</b>	<b>231.1</b>

**Sources:** Table created by CRS based on the appropriations acts and explanatory statements listed in **Table A-1**.

**Note:** Figures are adjusted for rescissions listed in **Table B-1**. FY2026 appropriations are current as of the date of publication, but may change before the end of the fiscal year (September 30, 2026). TA=Technical Assistance; FAST=Federal and State Technology Partnership Program; HUBZone= Historically Underutilized Business Zone; PRIME=Program for Investment in Microentrepreneurs; SBDC=Small Business Development Centers. SCORE is not an acronym.

- a. Prior to FY2021, funding for FAST was provided through the SBA’s salaries and expenses budget. Those amounts are shown here for comparison, but are not included in the entrepreneurial development program total.

## Management and Technical Assistance Training Programs

Initially, the SBA directly provided its own management and technical assistance training programs. Over time, however, the SBA has increasingly relied on third parties to provide that training. The SBA refers to these third parties as resource partners, and SBA funds these entities through grants. The SBA reported that its management and technical assistance programs assisted approximately 644,000 small business owners in FY2024.<sup>17</sup> Historically, Congress has specified funding amounts in appropriations acts for the Small Business Development Centers (SBDCs) program, Microloan Technical Assistance program, and State Trade Expansion Program (STEP). Congress also has historically provided an overall appropriation for the SBA’s entrepreneurial development programs, and *recommended* specific appropriations for programs—other than those previously mentioned—in report language within conference agreements or explanatory statements accompanying an appropriations act. Although report language accompanying enacted bills is not legally binding,<sup>18</sup> the SBA has traditionally adhered to these recommended funding levels. However, in some fiscal years (such as in FY2026 in P.L. 119-75) Congress has specified funding amounts for a greater number of entrepreneurial development programs in appropriations acts, rather than making recommendations in conference agreements or explanatory statements.

### Small Business Development Centers (SBDCs)

SBDCs provide free or low-cost assistance to small businesses using programs customized to local conditions.<sup>19</sup> SBDCs support small businesses in marketing and business strategy, finance, technology transfer, government contracting, management, manufacturing, engineering, sales, accounting, exporting, and other topics. They are funded by grants from the SBA and by matching funds from grant recipients. As of FY2023, there were 63 so-called “lead” SBDCs, including at least one in every state as well as locations in Washington, DC, American Samoa, the Commonwealth of the Northern Mariana Islands, Guam, Puerto Rico, and the U.S. Virgin Islands. These lead SBDCs manage a network of more than 900 total SBDC service centers.<sup>20</sup>

As shown in **Table 3**, the SBDC program received an appropriation of \$150.0 million in FY2026.

### Microloan Technical Assistance

The SBA’s Microloan lending program is designed to address the perceived disadvantages faced by women, low-income, veteran, and minority entrepreneurs and business owners in gaining access to capital for starting or expanding their businesses. Under the Microloan program, the SBA provides direct loans to qualified nonprofit intermediary Microloan lenders who, in turn, provide “microloans” of up to \$50,000 to small business owners, entrepreneurs, and nonprofit child care centers.<sup>21</sup>

The SBA’s Microloan Technical Assistance program is part of the Microloan program but receives a separate appropriation. It provides grants to Microloan intermediaries to offer

<sup>17</sup> SBA, *Fiscal Year 2024 Annual Performance Report*, p. 5, <https://www.sba.gov/sites/default/files/2025-02/FY24%20SBA%20APR-2025-0123-508.pdf>.

<sup>18</sup> For more information, see CRS Report R44124, *Appropriations Report Language: Overview of Development and Components*.

<sup>19</sup> For more information, see CRS In Focus IF12402, *The SBA’s Small Business Development Centers Program*.

<sup>20</sup> SBA, *FY 2025 Congressional Budget Justification FY 2023 Annual Performance Report*, p. 93, <https://www.sba.gov/sites/default/files/2024-03/FY%202025%20SBA%20CBJ%20Final%20Updated-508.pdf> (hereinafter SBA, *FY2025 Congressional Budget Justification*).

<sup>21</sup> For more information, see CRS Report R41057, *Small Business Administration Microloan Program*.

management and technical training assistance to Microloan program borrowers and prospective borrowers. As of the time of this report, there were 155 Microloan intermediaries serving 47 states, Washington, DC, and Puerto Rico.<sup>22</sup>

As shown in **Table 3**, the Microloan Technical Assistance program received an appropriation of \$41.0 million in FY2026.

### **Women’s Business Centers**

The Women’s Business Centers (WBC) program was initially established by P.L. 100-533, the Women’s Business Ownership Act of 1988, as the Women’s Business Demonstration Pilot Program. The act directed the SBA to provide financial assistance to private, nonprofit organizations to conduct demonstration projects providing financial, management, and marketing assistance to small businesses, including start-up businesses, owned and controlled by women. Since its inception, the program has targeted the needs of socially and economically disadvantaged women.<sup>23</sup> Congress expanded the WBC program and gave it permanent statutory authorization in the Science, State, Justice, Commerce, and Related Agencies Appropriations Act, 2006 (P.L. 109-108). WBCs are funded by grants from SBA and matching funds from grant recipients.

As shown in **Table 3**, the WBC program received an appropriation of \$27.0 million in FY2026.

### **Veterans Outreach**

The SBA funds a number of veterans outreach activities. These activities are coordinated by the SBA’s Office of Veterans Business Development (OVBD). Although the SBA also administers a number of smaller veteran-focused programs, the primary activities funded by the SBA’s veterans outreach are the Boots to Business and Boots to Business Reboot programs and the Veterans Business Outreach Centers (VBOC) program.

Boots to Business is an entrepreneurial development education and training program offered by the SBA as part of the Department of Defense’s Transition Assistance Program. It includes in-person and virtual components. The program is also open to spouses of veterans. Boots to Business Reboot assists veterans (and spouses) who have already transitioned to civilian life.

VBOCs provide active military servicemembers, veterans, and their spouses access to management and technical assistance training, including assistance with Boots to Business, the development and maintenance of a five-year business plan, and referrals to other SBA resource partners when appropriate for additional training or mentoring services. As of the time of this report, there were 31 VBOCs.<sup>24</sup>

Prior to FY2016, Congress recommended appropriations for VBOCs and, in FY2014 and FY2015, for Boots to Business. Funding for OVBD’s other programs was provided through the SBA’s salaries and expenses account. Starting in FY2016, Congress provided or recommended appropriations for OVBD’s programs as a whole.

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<sup>22</sup> SBA, “List of Microlenders,” <https://www.sba.gov/funding-programs/loans/microloans/list-microlenders>.

<sup>23</sup> U.S. Congress, House Committee on Small Business, *Review of Women’s Business Center Program*, 106<sup>th</sup> Cong., February 11, 1999, Serial No. 106-2 (GPO, 1999), p. 4.

<sup>24</sup> SBA, “Veterans Business Outreach Centers (VBOC),” <https://www.sba.gov/local-assistance/resource-partners/veterans-business-outreach-center-vboc-program>.

As shown in **Table 3**, the SBA’s veterans outreach activities received an appropriation of \$21.4 million in FY2026.

## **SCORE**

The SBA provides financial assistance to SCORE (formerly the Service Corps of Retired Executives) to provide in-person mentoring and online training to small business owners and prospective owners. As of FY2023, there were at least 230 SCORE chapters throughout the country.<sup>25</sup>

As shown in **Table 3**, SCORE received an appropriation of \$17.0 million in FY2026.

## **Native American Outreach**

The SBA’s Native American Outreach (NAO) program provides management and technical assistance to small business owners from groups including American Indians, Alaska Natives, and Native Hawaiians. This includes funding five organizations providing targeted technical assistance to these small business owners.<sup>26</sup> These efforts are coordinated by the SBA’s Office of Native American Affairs.

As shown in **Table 3**, the NAO program received an appropriation of \$5.3 million in FY2026.

## **7(j) Technical Assistance/Empower to Grow**

The SBA’s 7(j) Technical Assistance program (also called Empower to Grow) provides “a wide variety of management and technical assistance to eligible individuals or concerns to meet their specific needs, including: (a) counseling and training in the areas of financing, management, accounting, bookkeeping, marketing, and operation of small business concerns; and (b) the identification and development of new business opportunities.”<sup>27</sup> To be eligible for the program, a small business must be located in an area of high unemployment or low income; owned by low-income individuals; or eligible for SBA’s 8(a) contracting assistance program.<sup>28</sup>

As shown in **Table 3**, the 7(j) Technical Assistance program received an appropriation of \$3.8 million in FY2026.

## **Entrepreneurship Education**

The SBA’s Entrepreneurship Education program provides online education tools to encourage learning among aspiring entrepreneurs and existing small business owners. These tools include the SBA Learning Center, which offers short video content on small business-related topics, and T.H.R.I.V.E. Emerging Leaders Reimagined, which is an “executive-level training series for established business owners looking to scale and grow.”<sup>29</sup>

As shown in **Table 3**, the Entrepreneurship Education program received an appropriation of \$2.0 million in FY2026.

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<sup>25</sup> SBA, *FY2025 Congressional Budget Justification*, p. 97.

<sup>26</sup> SBA, “Native American-Owned Businesses,” <https://www.sba.gov/business-guide/grow-your-business/native-american-owned-businesses>.

<sup>27</sup> 13 C.F.R. §124.702.

<sup>28</sup> SBA, “Empower to Grow,” <https://www.sba.gov/sba-learning-platform/empower-grow>.

<sup>29</sup> SBA, *FY2025 Congressional Budget Justification*, p. 100.

## Nontraining Programs

SBA's entrepreneurial development program appropriations include specified or recommended appropriations for two nontraining programs.

### HUBZone Administration

The Historically Underutilized Business Zone (HUBZone) program provides certified small businesses located in areas with low income, high poverty, or high unemployment with contracting opportunities in the form of set-asides, sole-source awards, and price-evaluation preferences. Its primary objectives are job creation and increased capital investment in distressed communities.

As shown in **Table 3**, the HUBZone program received \$4.0 million for technical and certification assistance in FY2026.

### National Women's Business Council

The SBA provides funding to the National Women's Business Council (NWBC), a bipartisan federal advisory council created to serve as an independent source of advice and counsel to the President, Congress, and the SBA on economic issues of importance to women business owners. The NWBC develops policy recommendations by convening international meetings, conducting and publishing research, and hosting public events.

As shown in **Table 3**, the NWBC received an appropriation of \$1.5 million in FY2026.

## Grant Programs

Outside of its management and technical assistance programs, the SBA operates a number of grant programs targeting specific aspects of small business support. These programs all receive specified or recommended appropriations under the SBA's entrepreneurial development program appropriation.

### State Trade Expansion Program

The SBA's State Trade Expansion Program (STEP) awards competitive grants for projects that help small businesses build their export activities. STEP grants, which may be awarded to states and U.S. territories, are intended to help increase the number of small businesses exporting; increase the dollar value of small business exports; and increase the number of small businesses exploring significant new trade opportunities, including expansions and new export opportunities.<sup>30</sup>

As shown in **Table 3**, STEP received an appropriation of \$20.0 million in FY2026.

### Federal and State Technology (FAST) Partnership Program

The SBA's Federal and State Technology (FAST) Partnership Program provides grants to states and state-endorsed nonprofit organizations to provide outreach, financial support, and technical assistance to technology-based small businesses participating in or interested in participating in

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<sup>30</sup> For more information, see CRS In Focus IF12149, *The Small Business Administration's State Trade Expansion Program*.

the Small Business Innovation Research (SBIR) and Small Business Technology Transfer (STTR) programs.<sup>31</sup>

As shown in **Table 3**, FAST received an appropriation of \$9.0 million in FY2026.

### **Growth Accelerator Fund Competition**

Since 2014, the SBA has administered the Growth Accelerator Fund Competition (GAFC) to provide competitive grant awards for accelerators assisting science, technology, engineering, and math and research and development (R&D) focused small businesses and start-ups. Historically, the GAFC often targeted accelerators that supported businesses and/or geographies that traditionally faced barriers in obtaining R&D funds and investment capital, including businesses owned or led by women, minorities, and veterans, or businesses located in rural areas.<sup>32</sup>

As shown in **Table 3**, GAFC received an appropriation of \$9.0 million in FY2026.

### **Regional Innovation Clusters**

The SBA has supported regional innovation clusters since FY2009, when it partnered with small business suppliers working in the robotics field in Michigan. The Regional Innovation Clusters (RIC) program awards competitive grants to entities to form RICs to deliver “direct support to innovative small businesses and start-ups across the country.”<sup>33</sup> RICs help small businesses and start-ups by providing tools such as market research, customer delivery, and government contracting assistance.

As shown in **Table 3**, the RIC program received an appropriation of \$9.0 million in FY2026.

### **Program for Investment in Microentrepreneurs**

The SBA’s Program for Investment in Microentrepreneurs (PRIME) makes competitive grant awards to facilitate technical assistance and other efforts in support of microenterprises, or businesses with fewer than five employees and that generally lack access to conventional loans, equity, or other banking services. In addition to technical assistance, PRIME awards may also be used for the development and sharing of best practices in the field of microenterprise development and for other activities determined to be consistent with PRIME’s goals.<sup>34</sup>

As shown in **Table 3**, PRIME received an appropriation of \$7.0 million in FY2026.

### **Cybersecurity for Small Business Pilot Program**

Congress has provided the SBA appropriations since FY2021 to operate the Cybersecurity for Small Business Pilot Program (CSBPP) intended to help small businesses enhance their cybersecurity. CSBPP provides competitive grants to states, state agencies, and entities providing

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<sup>31</sup> For more information on SBIR and STTR, see CRS Report R43695, *Small Business Research Programs: SBIR and STTR*.

<sup>32</sup> For more information, see CRS In Focus IF12310, *The Small Business Administration’s Growth Accelerator Fund Competition*.

<sup>33</sup> SBA, “Regional Innovation Clusters,” <https://www.sba.gov/local-assistance/regional-innovation-clusters>.

<sup>34</sup> For more information, see CRS In Focus IF12176, *The Small Business Administration’s Program for Investment in Microentrepreneurs*.

cybersecurity education at the state level. These grants are intended to fund projects to help small businesses fend off online threats.<sup>35</sup>

As shown in **Table 3**, CBSPP received an appropriation of \$3.0 million for FY2026.

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<sup>35</sup> For more information, see CRS In Focus IF12732, *The Cybersecurity for Small Business Pilot Program*.

# Appendix A. List of SBA-Related Appropriations Acts and Explanatory Statements, FY2000-FY2026

**Table A-I. SBA-Related Appropriations Acts and Explanatory Statements, FY2000-FY2026**

<b>Fiscal Year</b>	<b>Annual Appropriations Act</b>	<b>Annual Appropriations Explanatory Statement</b>	<b>Supplemental Appropriations</b>
2026	Consolidated Appropriations Act, 2026 (P.L. 119-75)	Cong. Rec. Vol 172, No. 10, H822-H826	
2025	Full-year continuing resolution (Full-Year Continuing Appropriations and Extensions Act, 2025; P.L. 119-4)	See FY2024 explanatory statement.	American Relief Act, 2025 (P.L. 118-158)
2024	Further Consolidated Appropriations Act, 2024 (P.L. 118-47)	H. Comm. Prt. 55-008	
2023	Consolidated Appropriations Act, 2023 (P.L. 117-328)	H. Comm. Prt. 50-347	Included in annual appropriations act
2022	Consolidated Appropriations Act, 2022 (P.L. 117-103)	Cong. Rec. Vol. 168, No. 42, Bk. 3, H2356-H2358	Extending Government Funding and Delivering Emergency Assistance Act (P.L. 117-43)
2021	Consolidated Appropriations Act, 2021 (P.L. 116-260)	H. Comm. Prt. 43-749	American Rescue Plan Act of 2021 (P.L. 117-2)
2020	Consolidated Appropriations Act, 2020 (P.L. 116-93)	H. Comm. Prt. 38-678	Coronavirus Preparedness and Response Supplemental Appropriations Act, 2020 (P.L. 116-123) Coronavirus Aid, Relief, and Economic Security Act (CARES Act, P.L. 116-136) Paycheck Protection Program and Health Care Enhancement Act (P.L. 116-139)
2019	Consolidated Appropriations Act, 2019 (P.L. 116-6)	H.Rept. 116-9	
2018	Consolidated Appropriations Act, 2018 (P.L. 115-141)	H. Comm. Prt. 29-456	Bipartisan Budget Act of 2018 (P.L. 115-123)
2017	Consolidated Appropriations Act, 2017 (P.L. 115-31)	H. Comm. Prt. 25-289	Continuing Appropriations Act, 2018 and Supplemental Appropriations for Disaster Relief Requirements Act, 2017 (P.L. 115-56)
2016	Consolidated Appropriations Act, 2016 (P.L. 114-113)	Cong. Rec. Vol. 161, No. 184, Bk. 2, H10139-H10140	
2015	Consolidated and Further Continuing Appropriations Act, 2015 (P.L. 113-235)	Cong. Rec. Vol. 160, No. 151, Bk. 2, H9740-H9741	

<b>Fiscal Year</b>	<b>Annual Appropriations Act</b>	<b>Annual Appropriations Explanatory Statement</b>	<b>Supplemental Appropriations</b>
2014	Consolidated Appropriations Act, 2014 (P.L. 113-76)	Cong. Rec. Vol. 160, No. 9, Bk. 2, H908	
2013	Full-year continuing resolution (Consolidated and Further Continuing Appropriations Act, 2013; P.L. 113-6)	See FY2012 explanatory statement.	Disaster Relief Appropriations Act, 2013 (P.L. 113-2)
2012	Consolidated Appropriations Act, 2012 (P.L. 112-74)	H.Rept. 112-331	
2011	Full-year continuing resolution (Department of Defense and Full-Year Continuing Appropriations Act, 2011; P.L. 112-10)	See FY2010 explanatory statement.	
2010	Consolidated Appropriations Act, 2010 (P.L. 111-117)	H.Rept. 111-366	Small Business Jobs Act of 2010 (P.L. 111-240)
2009	Omnibus Appropriations Act, 2009 (P.L. 111-8)	H. Comm. Prt. 47-494, Bk. 1	American Recovery and Reinvestment Act of 2009 (P.L. 111-5)
2008	Consolidated Appropriations Act, 2008 (P.L. 110-161)	Cong. Rec. Vol. 153, No. 193, Bk. 2, H16057-H16062	Supplemental Appropriations Act, 2008 (P.L. 110-252)
2007	Full-year continuing resolution (Revised Continuing Appropriations Resolution, 2007; P.L. 110-5)	See FY2006 explanatory statement.	
2006	Science, State, Justice, Commerce, and Related Agencies Appropriations Act, 2006 (P.L. 109-108)	H.Rept. 109-272	Department of Defense, Emergency Supplemental Appropriations to Address Hurricanes in the Gulf of Mexico, and Pandemic Influenza Act, 2006 (P.L. 109-148)  Emergency Supplemental Appropriations Act for Defense, Global War on Terror, and Hurricane Recovery, 2006 (P.L. 109-234)
2005	Consolidated Appropriations Act, 2005 (P.L. 108-447)	H.Rept. 108-792	Military Construction Appropriations and Emergency Hurricane Supplemental Appropriations Act, 2005 (P.L. 108-324)
2004	Consolidated Appropriations Act, 2004 (P.L. 108-199)	H.Rept. 108-401	
2003	Consolidated Appropriations Resolution, 2003 (P.L. 108-7)	H.Rept. 108-10	
2002	Departments of Commerce, Justice, and State, the Judiciary, and Related Agencies Appropriations Act, 2002 (P.L. 107-77)	H.Rept. 107-278	2002 Supplemental Appropriations Act for Further Recovery From and Response To Terrorist Attacks on the United States (P.L. 107-206)

<b>Fiscal Year</b>	<b>Annual Appropriations Act</b>	<b>Annual Appropriations Explanatory Statement</b>	<b>Supplemental Appropriations</b>
2001	District of Columbia Appropriations Act, 2001 (P.L. 106-553)	H.Rept. 106-1005	Consolidated Appropriations Act, 2001 (P.L. 106-554)
2000	Consolidated Appropriations Act, 2000 (P.L. 106-113)	H.Rept. 106-479	

**Source:** Table created by CRS based on analysis of the listed acts and statements.

## Appendix B. Rescissions of SBA Appropriations, FY2000-FY2026

**Table B-I. Rescissions of SBA Appropriations, FY2000-FY2026**

Fiscal Year	Act(s)	Activities Affected	Estimated SBA Impacts
2023	Fiscal Responsibility Act of 2023 (P.L. 118-5)	Several of SBA's pandemic programs, including COVID Economic Injury Disaster Loans (EIDLs), additional grants for Microloan Intermediaries, and the Restaurant Revitalization Fund.	\$2.3 billion <sup>a</sup>
2023	Consolidated Appropriations Act, 2023	Paycheck Protection Program and Shuttered Venue Operators Grant	\$5.4 billion
2021	Economic Aid to Hard-Hit Small Businesses, Nonprofits, and Venues Act (Division N, Title III of P.L. 116-260)	SBA's pandemic loan programs	\$146.5 billion
2020	Consolidated Appropriations Act, 2020 (P.L. 116-93)	SBA business loan programs account	\$16.4 million
2019	Consolidated Appropriations Act, 2019 (P.L. 116-6)	SBA 504 loan guarantee program	\$50 million
2018	Consolidated Appropriations Act, 2018 (P.L. 115-141)	SBA Immediate Disaster Assistance Program and Expedited Disaster Assistance Loan Program	\$2.6 million
2017	Consolidated Appropriations Act, 2017 (P.L. 115-31)	SBA 504 loan guarantee program	\$55 million
2013	Budget Control Act of 2011 (P.L. 112-25) Consolidated and Further Continuing Appropriations Act, 2013 (P.L. 113-6)	Government-wide sequestration process and 0.2% rescission	\$94.8 million
2011	Department of Defense and Full-Year Continuing Appropriations Act, 2011 (P.L. 112-10)	Government-wide 0.2% rescission	\$1.5 million
2007	Science, State, Justice, Commerce, and Related Agencies Appropriations Act, 2006 (P.L. 109-108) Revised Continuing Appropriations Resolution, 2007 (P.L. 110-5)	Government-wide 0.28% rescission (P.L. 109-108) SBA salaries and expenses, business loans program account, and disaster loans program account (P.L. 110-5)	\$13.5 million
2006	Department of Defense, Emergency Supplemental Appropriations to Address Hurricanes in the Gulf of Mexico, and Pandemic Influenza Act, 2006 (P.L. 109-148)	Government-wide 1.0% rescission	\$7.0 million

Fiscal Year	Act(s)	Activities Affected	Estimated SBA Impacts
2005	Consolidated Appropriations Act, 2005 (P.L. 108-447)	Government-wide 0.8% rescission	\$8.3 million
2004	Consolidated Appropriations Act, 2004 (P.L. 108-199)	Government-wide 0.59% rescission	\$8.0 million
2003	Consolidated Appropriations Resolution, 2003 (P.L. 108-7)	Government-wide 0.65% rescission	\$5.1 million
2002	2002 Supplemental Appropriations Act for Further Recovery From and Response To Terrorist Attacks on the United States (P.L. 107-206)	Rescission on federal agency administrative and travel budgets (\$350 million government-wide, assigned to agencies pro-rata based on available administrative and travel funds)	\$0.5 million
2001	Consolidated Appropriations Act, 2001 (P.L. 106-554)	Government-wide 0.22% rescission	\$2.0 million
2000	Consolidated Appropriations Act, 2000 (P.L. 106-113)	Government-wide 0.38% rescission	\$3.3 million

**Source:** Table created by CRS based on analysis of the listed legislation.

- a. Nearly all of this amount (\$2.1 billion) is from the rescission to the Disaster Loans Program Account (COVID EIDL). See Congressional Budget Office, *CBO's Estimate of the Budgetary Effects of H.R. 3746, the Fiscal Responsibility Act of 2023*, May 30, 2023, <https://www.cbo.gov/publication/59225>.

## Appendix C. SBA Entrepreneurial Development Programs, FY2010-FY2019

**Table C-1. Entrepreneurial Development Programs Detailed Funding, FY2010-FY2019**

Millions of dollars, adjusted for rescissions

Program	FY2019	FY2018	FY2017	FY2016	FY2015	FY2014	FY2013	FY2012	FY2011	FY2010
7(j) TA/Empower to Grow	2.8	2.8	2.8	2.8	2.8	2.8	2.9	3.1	3.4	3.4
Entrepreneurship Education	3.5	6.0	10.0	10.0	7.0	5.0	—	—	—	—
FAST <sup>a</sup>	[3.0]	[3.0]	[3.0]	[3.0]	[2.0]	[2.0]	[1.9]	[2.0]	[2.0]	[2.0]
Growth Accelerators	2.0	1.0	1.0	1.0	4.0	2.5	—	—	—	—
HUBZone	3.0	3.0	3.0	3.0	3.0	2.3	2.0	2.5	2.2	2.2
Microloan TA	31.0	31.0	31.0	25.0	22.3	20.0	19.8	20.0	22.0	46.0
Nat'l Women's Business Council	1.5	1.5	1.5	1.5	1.0	1.0	0.9	1.0	1.0	1.0
Native American Outreach	2.0	2.0	2.0	2.0	2.0	2.0	0.9	1.3	1.2	1.3
PRIME TA	5.0	5.0	5.0	5.0	5.0	3.5	— <sup>b</sup>	3.5	8.0	8.0
Regional Innovation Clusters	5.0	5.0	5.0	6.0	6.0	5.0	3.7	5.0	10.0	10.0
SCORE	11.7	11.5	10.5	10.5	8.0	7.0	6.4	7.0	7.0	7.0
SBDC	131.0	130.0	125.0	117.0	115.0	113.6	103.4	112.5	146.6	129.2
State Trade Expansion Program	18.0	18.0	18.0	18.0	17.4	8.0	—	30.0 <sup>c</sup>	30.0	—
Veterans Outreach <sup>d</sup>	12.7	12.3	12.3	12.3	10.5	9.5	2.5	2.5	2.5	2.5
Women's Business Centers	18.5	18.0	18.0	17.0	15.0	14.0	12.9	14.0	14.0	14.0
Intermediary Lending Pilot	—	—	—	—	1.0	—	—	—	—	—
Drug-Free Workplace Program	—	—	—	—	—	—	—	—	—	1.0
<b>Total</b>	<b>247.7</b>	<b>247.1</b>	<b>245.1</b>	<b>231.1</b>	<b>220.0</b>	<b>196.2</b>	<b>155.4</b>	<b>202.4</b>	<b>247.9</b>	<b>225.6</b>

**Source:** Table created by CRS based on the appropriations acts and explanatory statements listed in **Table A-1**.

**Notes:** Figures are adjusted for rescissions listed in **Table B-1**. TA=Technical Assistance; FAST=Federal and State Technology Partnership Program; HUBZone=Historically Underutilized Business Zone; PRIME=Program for Investment in Microentrepreneurs; SBDC=Small Business Development Centers. SCORE is not an acronym.

- a. Prior to FY2021, funding for FAST was provided through the SBA's salaries and expenses budget. Those amounts are shown here for comparison, but are not included in the entrepreneurial development program total.
- b. In FY2013, Congress originally provided \$3.5 million for PRIME TA grants. In the SBA's implementation of the government-wide sequestration and rescission required during FY2013 (see **Table B-1**), the SBA zeroed out funding for PRIME.
- c. The State Trade and Export Promotion Grant Program (predecessor to the State Trade Expansion Program) received \$30.0 million for FY2011 and FY2012 in the Small Business Jobs Act of 2010 (P.L. 111-240).
- d. In FY2016 and later, all of these funds were provided under the heading of "Veterans Outreach" or "Veterans Business Outreach Centers (VBOC)." In FY2015 and FY2014, the total shown combines funding under the headings of "Boots to Business" and "Veterans Business Outreach Centers (VBOC)." Before FY2014, all funds were under the heading of "Boots to Business."

## Appendix D. SBA Appropriations, FY1954-FY1999

**Table D-I. Small Business Administration Appropriations, FY1980-FY1999**  
(\$ in millions)

Fiscal Year	Disaster Assistance	Business Loan Capital Appropriation	Other Programs	Total
FY1999	\$293.3	\$224.2	\$302.5	\$820.0
FY1998	\$173.2	\$181.2	\$361.7	\$716.1
FY1997	\$326.9	\$183.7	\$341.8	\$852.4
FY1996	\$331.0	\$160.7	\$322.5	\$814.2
FY1995	\$130.2	\$271.0	\$390.8	\$792.0
FY1994	\$18.6	\$223.4	\$408.7	\$650.7
FY1993	\$401.7	\$370.0	\$436.4	\$1,208.1
FY1992	\$705.0	\$348.3	\$598.8	\$1,652.1
FY1991	(\$129.3)	\$157.0	\$436.2	\$463.9
FY1990	\$342.3	\$159.5	\$426.5	\$928.3
FY1989	\$0.0	\$168.6	\$251.6	\$420.2
FY1988	\$0.0	\$165.7	\$262.6	\$428.3
FY1987	\$0.0	\$378.2	\$225.5	\$603.7
FY1986	\$0.0	\$505.0	\$209.4	\$714.4
FY1985	\$0.0	\$511.6	\$742.1	\$1,253.7
FY1984	\$0.0	\$363.4	\$234.5	\$597.9
FY1983	\$0.0	\$742.7	\$274.6	\$1,017.3
FY1982	\$0.0	\$326.0	\$243.9	\$569.9
FY1981	\$325.0	\$609.0	\$265.9	\$1,199.9
FY1980	\$1,237.0	\$565.0	\$194.1	\$1,996.1

**Sources:** U.S. House of Representatives, Committee on Appropriations, Subcommittee on the Departments of Commerce, Justice, and State, the Judiciary, and Related Agencies, “Departments of Commerce, Justice, and State, the Judiciary, and Related Agencies Appropriations for [various years],” hearings [various years]; U.S. Office of Management and Budget (OMB), *Budget of the United States Government, FY1986; Appendix: Small Business Administration*, pp. I-XI – IX9; and OMB, *Budget of the United States Government, FY1987; Appendix: Small Business Administration*, pp. I-XI – IX10.

**Notes:** In FY1985, an additional \$524.96 million was appropriated to the Federal Financing Bank. In FY1995, there was a \$6 million rescission, which was subtracted from the other programs column.

**Table D-2. Small Business Administration Appropriations, FY1954-FY1979**

(\$ in millions)

Fiscal Year	Disaster Assistance	Capital Appropriation/ First Revolving Fund	Other Programs	Total
FY1979	\$1,235.0	\$520.5	\$239.0	\$1,994.5
FY1978	\$2,640.8	\$605.0	\$230.0	\$3,475.8
FY1977	\$291.3	\$601.6	\$90.5	\$983.4
FY1976	\$100.0	\$278.8	\$29.4	\$418.2
FY1975	\$91.8	\$307.5	\$28.5	\$445.8
FY1974	\$1.6	\$226.0	\$23.0	\$250.6
FY1973	\$1,857.2	\$397.0	\$22.6	\$2,276.8
FY1972	\$172.4	\$278.1	\$22.8	\$473.3
FY1971	\$366.0	\$267.4	\$20.0	\$653.4
FY1970	\$180.0	\$3.3	\$17.5	\$200.8
FY1969	\$3.8	\$6.0	\$11.4	\$21.2
FY1968	\$2.0	\$154.0	\$9.9	\$165.9
FY1967	\$128.3	\$722.6	\$8.1	\$859.0
FY1966	comingled	\$310.0	\$7.2	\$317.2
FY1965	comingled	\$145.0	\$7.5	\$152.5
FY1964	comingled	\$90.0	\$8.5	\$98.5
FY1963	comingled	\$300.0	\$5.9	\$305.9
FY1962	comingled	\$220.0	\$7.1	\$227.1
FY1961	comingled	\$50.0	\$5.9	\$55.9
FY1960	comingled	\$150.0	\$4.9	\$154.9
FY1959	comingled	\$200.0	\$31.3	\$231.3
FY1958	\$8.0	\$112.0	\$2.3	\$122.3
FY1957	\$12.0	\$83.0	\$1.9	\$96.9
FY1956	\$35.0	\$10.0	\$2.1	\$47.1
FY1955	\$10.0	\$15.0	\$2.4	\$27.4
FY1954	\$5.0	\$50.0	\$2.7	\$57.5

**Sources:** OMB, *Budget of the United States Government* [various years]; and Appropriations Acts [various years]: P.L. 83-207, P.L. 84-219, P.L. 84-533, P.L. 84-604, P.L. 85-19, P.L. 85-170, P.L. 85-457, P.L. 85-766, P.L. 86-88, P.L. 86-451, P.L. 87-125, P.L. 87-332, P.L. 87-843, P.L. 88-245, and P.L. 89-164.

**Notes:** The SBA had a single revolving loan fund for both disaster and business loans until 1966 (P.L. 89-409). For FY1954 through FY1958, budgetary documents indicated the amount provided to the revolving loan fund, which was designated for disaster assistance, and the amount designated for business loans. For FY1959 through FY1966, budgetary documents no longer provided this level of detail. In FY1959, \$27.5 million was provided for management and training grants, which were awarded through FY1960. The SBA reported that most of the increase in funding for other programs in FY1970 was due to an increase in funding for the SBA's minority management and technical assistance grant program. Most of the increase in funding for other programs in FY1977 was due to the provision of \$36 million for the surety bond guarantee program and \$15 million for the pollution control equipment guarantee revolving fund.

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