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**Employee: What's the**

**Difference? PPP**

**Flexibility Act for Sole**

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**Independent Contractor Sole Proprietor And**

Both independent contractors and sole proprietors are self-employed business owners. They both keep track of business income and

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expenses; they both file income taxes using Schedule C (unless a different business type is chosen), and both pay self-employment taxes on their business income..

**Sole Proprietor vs.  
Independent  
Contractor  
Explained**

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Sole proprietor vs. independent contractor involves tax structure. Starting a small business is an increasingly popular career option today, with sole proprietors and independent contractors enjoying the flexibility and tax deductions that full-time employment often does not

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typically offer. Sole proprietors and independent contractors are different names for the same business owner, but which term applies to your business depends on the situation.

**Sole Proprietor vs.  
Independent  
Contractor: What's**

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**the ...**

Most sole proprietors and independent contractors will likely get their loans forgiven based on the changes made by the PPP Flexibility Act and subsequent SBA rulings. If for some reason your loan is not forgiven, you can repay it based on the latest PPP loan terms.

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Independent

**Sole proprietor and  
independent  
contractor's Guide**

**to the ...**

Independent  
contractors and sole  
proprietors, however,  
are required to  
complete Schedule C,  
which is often the  
most complex part of  
their federal income  
tax return. The

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Schedule C  
requirement comes...

**Why Are**

**Independent**

**Contractors And**

**Sole Proprietors ...**

Independent

contractors and self-  
employed individuals  
(sole proprietors) may  
apply for PPP Loans  
starting on April 10.

**APPLY FOR THEM**

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ALL, PROVIDED  
YOU QUALIFY:  
Businesses that  
qualify, including sole  
proprietors and  
independent  
contractors, may  
receive funds through  
all three programs.

**Small Businesses,  
Independent  
Contractors, And  
Sole ...**

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Independent contractors allow sole proprietorships to operate with fewer or even no employees. Often, they allow a sole proprietor to work fewer hours and earn greater profits. They bring both advantages and disadvantages, so be sure to consider your options before choosing to operate

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your business with  
independent  
contractors.

**Sole Proprietorships  
with Independent  
Contractors ...**

A small business can  
be both a sole  
proprietor and an  
independent  
contractor. The sole  
proprietor designation  
is a high-level

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description used for federal income tax purposes. It means that a sole proprietor pays income taxes on revenue shown on Schedule C, on their individual tax return, as detailed above.

## **What's a Sole Proprietorship?**

Sole proprietors and independent

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Contractors are finding the PPP loan especially appealing because of the

“owner compensation replacement” concept that can grant them full forgiveness, letting them use the funds however they want.

Here's how forgiveness works for self-employed individuals. How sole

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Proprietor PPP loans  
are calculated

**How PPP Loan  
Forgiveness Works  
for the Self-  
Employed ...**

Final Rule for Sole  
Proprietors and  
Independent  
Contractors The SBA  
issued a Second  
Interim Final Rule  
yesterday, April 14,

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2020, under the Paycheck Protection Program (PPP). The ruling covers mainly Independent Contractors (ICs), Sole-Proprietors (SPs) and Partnerships. Here are two quick takeaways:

**SBA publishes new PPP guidance for**

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**the self-employed**

**(sole ...**

Paycheck protection  
program, or PPP,

provides federally

guaranteed, low-

percentage loans

through the Small

Business

Administration (SBA)

for small businesses,

sole proprietors,

independent

contractors and other

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self-employed individuals. These are available to any self-employed individual or small business affected by the COVID-19 pandemic between February 15, 2020, and June 30, 2020 and certain portions of the loan will be forgivable, including certain payroll expenses,

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mortgage and/or rent

... Contractor Sole

Proprietor And

**Cares Act and**

**FFCRA: Impact on**

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**Contractors ...**

How will the new PPP

flexibility act impact

sole proprietors and

the self employed.

Let's go over some of

the changes to see

how we'll benefit from

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**PPP Flexibility Act  
for Sole Proprietors,  
Self Employed ...**

The sum of payments  
of any compensation  
to or income of a sole  
proprietor or

independent

contractor that is a

wage, commission,

income, net earnings

from self-employment,

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or similar  
compensation and  
that is in an amount  
that is not more than  
\$100,000 in 1 year, as  
prorated for the  
covered period.

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## **Taxes ...**

Being an independent contractor means you are a small-business owner or sole proprietor. Receiving one or more 1099s constitutes being an independent contractor. As an independent contractor or...

**Self-Employed With**

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## **No Employees? You Can Still Get a PPP Loan**

On June 15, 2020, the SBA announced that it was again opening up its Economic Injury Disaster Loan (EIDL) grant and loan program. This means that independent contractors, freelancers, and gig...

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**SBA Opens Up New Grants And Loans For Small Businesses And ...**

By Stephen Fishman, J.D. An independent contractor is a person who runs a one-owner business. Most independent contractors are sole proprietors who personally own their business and its

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assets. But an increasing number of independent contractors are forming single member limited liability companies (LLC) to own and operate their businesses.

**Should an  
Independent  
Contractor Form an**

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**LLC? | Nolo**

Independent  
Contractor An  
independent

contractor markets  
her services to other  
businesses. She  
might work for one  
large project before  
moving on to the next  
assignment or set up  
a long-term  
relationship with  
another sole

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proprietor. An independent contractor can have several business relationships and might move among several businesses in a day.

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**Can a Sole Proprietorship Hire a Contract Employee ...**

A sole proprietorship

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is a business in the name of and operated by one individual. The individual may also call themselves an “independent contractor” or “freelancer”.

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