

Tax Pro Center | Intuit (<https://proconnect.intuit.com/taxprocenter>) > Tax Law and News
 (<https://proconnect.intuit.com/taxprocenter/category/tax-law-and-news/>) > Loan forgiveness under the Paycheck Protection Program and next steps

Loan forgiveness under the Paycheck Protection Program and next steps

TAX LAW AND NEWS (<https://proconnect.intuit.com/taxprocenter/category/tax-law-and-news/>)

May 11, 2020 (<https://proconnect.intuit.com/taxprocenter/tax-law-and-news/loan-forgiveness-under-the-paycheck-protection-program-and-next-steps/>) / Mike D'Avolio, CPA, JD
 (<https://proconnect.intuit.com/taxprocenter/author/taxpro18/>)



The Coronavirus Aid, Relief, and Economic Security (CARES) Act established the Paycheck Protection Program (PPP) as an incentive for small businesses to retain employees during the COVID-19 pandemic (<https://proconnect.intuit.com/coronavirus/>). The program provides a low-interest loan to eligible small business owners, self-employed individuals, and other eligible businesses, and is meant to cover eligible payroll costs, mortgage interest, rent, utilities, and interest on certain other debt obligations and refinancing an Economic Injury Disaster Loan (EIDL) made between Jan. 31, 2020, and April 3, 2020 (though at least 75% of the loan proceeds must be used for eligible payroll costs) over an eight-week period.

Borrowers can apply for approximately 2.5 times their average qualified monthly payroll expenses, up to \$10 million and subject to certain restrictions. The application period began on April 3, 2020, and runs through the earlier of June 30, 2020, or when all the funds have been committed. The PPP loan carries a maturity of two years and a 1% interest rate.

Loan forgiveness

A PPP loan may be forgiven, in whole or in part, if certain requirements are met. Borrowers can apply for loan forgiveness with their lender eight weeks after loan disbursement. The borrow doesn't have to use all of the loan proceeds in the eight-week period, but those used after the eight-week period are not eligible for loan forgiveness.

The way PPP loan proceeds are used impacts the potential loan forgiveness. Here are some included uses:

- Eligible payroll costs
- Mortgage interest payments on mortgages incurred in the ordinary course of business before Feb. 15, 2020
- Rent payments under leases dated before Feb. 15, 2020
- Utility payments for electricity, gas, water, transportation, phone, or internet access under service agreements dated before Feb. 15, 2020
- For certain employees identified in the statute, additional wages paid to tipped employees

The uses listed above are ones that may be covered by loan forgiveness, but they are not the only allowable uses of a PPP loan. Only loan proceeds spent on covered uses during the eight-week period following disbursement of a PPP loan are forgivable.

Eligible payroll costs may include, but are not limited to, compensation paid to employees whose principle place of residence is the U.S. in the form of salaries, wages, commissions, or other similar compensation, cash tips, and payment for vacation, employee benefits, health insurance premiums, retirement benefits, and certain payroll taxes.

If your client has employees, their loan forgiveness amount may be reduced as a result of reductions to employee headcount or wages.

Reducing the number of employees

The loan forgiveness amount may be reduced if the average number of full-time equivalent employees* employed during the eight-week period after the lender sent the PPP loan funds to the borrower is less than the average number of full-time equivalent employees per pay period between:

intuit.
Accountants
 (<https://proconnect.intuit.com>)

Solutions engineered to save you time

Learn more (<https://proconnect.intuit.com>)

Key Tools & Resources



(<https://proconnect.intuit.com/coronavirus/>)

COVID-19 Resource Center
 (<https://proconnect.intuit.com/coronavirus/>)

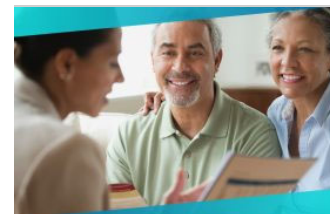
Get answers to your top questions related to COVID-19



(<https://proconnect.intuit.com/taxprocenter/tag/working-remotely/>)

Working remotely
 (<https://proconnect.intuit.com/taxprocenter/tag/working-remotely/>)

Resources for working remotely



(<https://proconnect.intuit.com/taxprocenter/tag/practice-of-the-future/>)

- Feb. 15, 2019, and June 30, 2019, or
- Jan. 1, 2020, and Feb. 29, 2020

Most borrowers can choose which time period to use for comparison, but seasonal employers must use Feb. 15, 2019, to June 30, 2019.

If any full-time employee reductions made between Feb. 15, 2020, and April 26, 2020, are reversed by June 30, 2020, the loan forgiveness amount will not be reduced.

Reducing employee salary or wages

The loan forgiveness amount may be reduced if total salary or wages is reduced more than 25% for any employee during the eight-week period after the lender sent the PPP loan funds to the borrower as compared to the most recent full quarter before the eight-week period.

If reductions made between Feb. 15, 2020, and April 26, 2020, are reversed by June 30, 2020, the loan forgiveness amount will not be reduced.

This forgiveness reduction does not apply to reductions associated with employees who had a salary or wages higher than \$100,000 in 2019.

Other reasons why the forgivable amount may be reduced

- Only 25% of the loan forgiveness amount may be attributed to non-payroll costs.
- If the borrower received an advance through the EIDL program, it will be deducted from the forgivable amount on a PPP loan.

Recordkeeping

Borrowers can apply for loan forgiveness through their lender. They will need to verify the number of employees on the payroll and their pay rates for the eight-week period after the lender sent the borrower their PPP loan funds.

Documents needed for PPP loan forgiveness include, but may not be limited to:

- Payroll tax filings
- State income, payroll and unemployment insurance filings
- Canceled checks, payment receipts, transcripts of accounts, or other documents verifying payments on mortgage obligations, payments on covered lease obligations, and utility payments
- Documentation of any advance received under the CARES Act EIDL Emergency Grant program

Tracking expenses

The forgivable amount will depend, in part, on how the PPP loan funds are spent during the eight-week period after the lender disbursed the loan proceeds. At the end of those eight weeks, the borrower can apply for PPP loan forgiveness with their lender. It will be helpful to track this information on spreadsheets or through QuickBooks (<https://quickbooks.intuit.com/accountants/products-solutions/accounting/quickbooks-online/>)1.

Here are some tips if your clients use QuickBooks and its tracking features:

- Create the PPP loan as a long-term liability account.
- Create a bank deposit or use a bank feed.
- Categorize any PPP-related expenses (and consider using PPP tags, notes, projects, and classes for optimal tracking).
- Break out your eligible payroll costs to account for the following, and possibly export to a spreadsheet if you don't want to make permanent changes to your chart of accounts:
 - 75% of the PPP loan funds must be used for eligible payroll costs.
 - Exclusion of federal taxes paid
 - Exclusion of annual compensation above the \$100,000 annual cap (\$8,333.33 per month)
- Run reports:
 - Create a profit and loss statement for the eight-week period by using tags or classes, or by filtering on any relevant expense categories.
 - If you use QuickBooks Payroll, you can run a payroll tax and wage summary, exclude federal tax payments, and export it to a spreadsheet.

Practitioner insights

- Keeping accurate records is important if your clients receive a PPP loan and subsequently wish to apply for forgiveness. Your clients can consider keeping all PPP funds in a separate account.
- Be aware of the timing requirements associated with PPP loan forgiveness and help ensure our clients' actions, recordkeeping and tracking comply with them.
- Communicating with your clients is key: Be proactive and make sure they understand the requirements!

You already play a key role in advising (<https://proconnect.intuit.com/taxprocenter/practice-management/what-are-advisory-services-and-what-do-they-mean-for-your-practice/>) your clients on their taxes, so spend the extra time to advise on how to keep track of their PPP loans. Spending time on the front end by setting up the recordkeeping and processes will save a lot of time in the long term.

Editor's note: This article was originally published in the *CPA Practice Advisor* (<https://www.cpapracticadvisor.com/tax-compliance/news/21137315/loan-forgiveness-under-the-paycheck-protection-program-and-next-steps>).

Tax practice of the future
 (<https://proconnect.intuit.com/tax-practice-of-the-future/>)

Get a personalized guide to enhancing your advisory services

Webinar Series

(<https://proconnect.intuit.com/training/>)

Training and webinars
 (<https://proconnect.intuit.com/training>)


Prepare for the upcoming tax season with free training and webinars



(<https://www.youtube.com/watch?v=G8h6nYJ9Yw0>)

#TaxProTalk
 (<https://www.youtube.com/watch?v=G8h6nYJ9Yw0>)


Get updates on tax law, products and best practices for your firm



(<https://proconnect.intuit.com/events-and-tradeshows/>)

Upcoming events
 (<https://proconnect.intuit.com/events-and-tradeshows/>)

Connect with what's next, and the team who's always there for you



(<https://proconnect.intuit.com/tax-reform/>)

Note: PPP borrowers may engage the services of an accountant to track the use of their PPP funds. However, only the borrower or an authorized representative who is legally authorized to make certifications on the borrower's behalf may submit an application for loan forgiveness. Accountants should be aware of this limitation and ensure that an authorized representative of the borrower understands his or her obligation to complete, review, and certify to the contents of any loan forgiveness application.

Regulations and guidance from the SBA and the U.S. Department of the Treasury on the PPP are evolving rapidly and the above information may be outdated. Please refer to the latest guidance from SBA (<https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program>) and Treasury (<https://home.treasury.gov/policy-issues/top-priorities/cares-act/assistance-for-small-businesses>) to confirm current program rules and how they apply to your particular situation.

The funding described is made available to businesses located in the United States of America and are not available in other locations.

This content is for information purposes only and should not be considered legal, accounting or tax advice, or a substitute for obtaining such advice specific to your business. Additional information and exceptions may apply. Applicable laws may vary by state or locality. No assurance is given that the information is comprehensive in its coverage or that it is suitable in dealing with a customer's particular situation. Intuit Inc. does not have any responsibility for updating or revising any information presented herein. Accordingly, the information provided should not be relied upon as a substitute for independent research. Intuit Inc. does not warrant that the material contained herein will continue to be accurate, nor that it is completely free of errors when published. Readers should verify statements before relying on them.

We provide third-party links as a convenience and for informational purposes only. Intuit does not endorse or approve these products and services, or the opinions of these corporations or organizations or individuals. Intuit accepts no responsibility for the accuracy, legality, or content on these sites.

Related

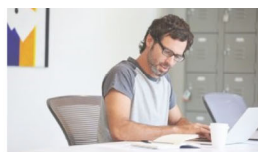


[\(https://proconnect.intuit.com/taxprocenter/tax-law-and-news/loan-packages-and-small-business-relief-due-to-coronavirus/\)](https://proconnect.intuit.com/taxprocenter/tax-law-and-news/loan-packages-and-small-business-relief-due-to-coronavirus/)

Loan packages and small business relief due to coronavirus

[\(https://proconnect.intuit.com/taxprocenter/tax-law-and-news/loan-packages-and-small-business-relief-due-to-coronavirus/\)](https://proconnect.intuit.com/taxprocenter/tax-law-and-news/loan-packages-and-small-business-relief-due-to-coronavirus/)

April 23, 2020



[\(https://proconnect.intuit.com/taxprocenter/tax-law-and-news/how-the-cares-act-expands-unemployment-benefits/\)](https://proconnect.intuit.com/taxprocenter/tax-law-and-news/how-the-cares-act-expands-unemployment-benefits/)

How the CARES Act expands unemployment benefits

[\(https://proconnect.intuit.com/taxprocenter/tax-law-and-news/how-the-cares-act-expands-unemployment-benefits/\)](https://proconnect.intuit.com/taxprocenter/tax-law-and-news/how-the-cares-act-expands-unemployment-benefits/)

May 7, 2020



[\(https://proconnect.intuit.com/taxprocenter/tax-law-and-news/cares-act-allows-employers-to-defer-employer-portion-of-social-security-payroll-taxes/\)](https://proconnect.intuit.com/taxprocenter/tax-law-and-news/cares-act-allows-employers-to-defer-employer-portion-of-social-security-payroll-taxes/)

CARES Act allows employers to defer employer portion of Social Security payroll taxes

[\(https://proconnect.intuit.com/taxprocenter/tax-law-and-news/cares-act-allows-employers-to-defer-employer-portion-of-social-security-payroll-taxes/\)](https://proconnect.intuit.com/taxprocenter/tax-law-and-news/cares-act-allows-employers-to-defer-employer-portion-of-social-security-payroll-taxes/)

April 29, 2020

Tax reform
[\(https://proconnect.intuit.com/tax-reform/\)](https://proconnect.intuit.com/tax-reform/)

Find out how tax reform impacts you and your clients



[\(https://proconnect.intuit.com/start-your-professional-tax-practice/\)](https://proconnect.intuit.com/start-your-professional-tax-practice/)

How to start a professional tax practice
[\(https://proconnect.intuit.com/start-your-professional-tax-practice/\)](https://proconnect.intuit.com/start-your-professional-tax-practice/)

Learn how to start your own professional tax practice



[\(https://proconnect.intuit.com/fee-wizard/calculate-your-tax-fees/\)](https://proconnect.intuit.com/fee-wizard/calculate-your-tax-fees/)

Tax fee wizard
[\(https://proconnect.intuit.com/fee-wizard/calculate-your-tax-fees/\)](https://proconnect.intuit.com/fee-wizard/calculate-your-tax-fees/)

Decrease the dilemma of setting your tax preparation fees

< [\(https://proconnect.intuit.com/tax-law-and-news/why-your-individual tax preparation fees are so high/\)](https://proconnect.intuit.com/tax-law-and-news/why-your-individual tax preparation fees are so high/)

tax-law-and-news/why-your-individual

tax preparation fees are so high/

Subscribe to get professional tax tips in your inbox.

[\(https://proconnect.intuit.com/tax-law-and-news/why-your-individual tax preparation fees are so high/\)](https://proconnect.intuit.com/tax-law-and-news/why-your-individual tax preparation fees are so high/)

Follow the Tax Pro Center and receive notifications of new posts by email.

Subscribe Now

may as not avoid have received the stimulus payment

Tags: CARES Act (<https://proconnect.intuit.com/taxprocenter/tag/cares-act/>)

Mike D'Avolio, CPA, JD



(<https://proconnect.intuit.com/taxprocenter/author/taxpro18/>)
 Mike D'Avolio, CPA, JD, is a tax law specialist for Intuit1 ProConnect™, where he has worked since 1987. He monitors legislative and regulatory activity, serves as a government liaison, circulates information to employees and customers, analyzes and tests software, trains employees and customers, and serves as a public relations representative.

Comments (11)

Leave your comment



Roger Elliott

May 11, 2020 at 5:16 pm (<https://proconnect.intuit.com/taxprocenter/tax-law-and-news/loan-forgiveness-under-the-paycheck-protection-program-and-next-steps/#comment-8383>)

Please clarify: "However, you need to exclude Social Security and Medicare taxes." Does this mean reducing gross payroll by the employee half of SS & Med? I was operating under the belief that full gross payroll (including the employee half of SS & Med) would be an allowable payroll cost, but that the EMPLOYER half of SS & Med would not be included.



BRIAN FRASHER

May 11, 2020 at 5:09 pm (<https://proconnect.intuit.com/taxprocenter/tax-law-and-news/loan-forgiveness-under-the-paycheck-protection-program-and-next-steps/#comment-8382>)

This is interesting. It is my understanding that the amount forgiven is not to be counted as revenue and is not to be taxed.

I saw the IRS notice 2020-32, however, indicating that any expenses paid with forgiven funds will not be deductible. Isn't this the same as taxing the debt relief as income?

This seems inconsistent with congress' intent and the design of the program.

I'm curious if you were aware of this and if you know if this is being challenged?



alberto vega

May 11, 2020 at 5:05 pm (<https://proconnect.intuit.com/taxprocenter/tax-law-and-news/loan-forgiveness-under-the-paycheck-protection-program-and-next-steps/#comment-8381>)

Have a question. Saw several articles and on the IRS website the computation for maximum loan forgiveness for an Schedule C taxpayer that showed this example
 Sch C line 31- \$100,000. Therefore max loan $100,000 / 12 \times 8 = 8333 \times 2.5 = \$20,833$
 Article stated maximum forgiveness is \$ 20,513
 How do you compute the \$ 20,513 maximum forgiveness



Dien

May 11, 2020 at 4:52 pm (<https://proconnect.intuit.com/taxprocenter/tax-law-and-news/loan-forgiveness-under-the-paycheck-protection-program-and-next-steps/#comment-8380>)

Are we allowed to hire new employees or must keep and PAY the current existing employees in order to qualify for the PPP forgiveness?



Marla Garza

May 11, 2020 at 3:58 pm (<https://proconnect.intuit.com/taxprocenter/tax-law-and-news/loan-forgiveness-under-the-paycheck-protection-program-and-next-steps/#comment-8378>)

Thank you very much. This will be very useful to all of my clients that received the PPP Loan. I appreciate your article and your sharing it with all of us.



Anthony Piraino

May 11, 2020 at 3:55 pm (<https://proconnect.intuit.com/taxprocenter/tax-law-and-news/loan-forgiveness-under-the-paycheck-protection-program-and-next-steps/#comment-8377>)

PPP Loan Forgiveness for a Self Employed person with a seasonal employee outside of FTE time period

To whom it may concern:

I need guidance on calculating PPP loan forgiveness in what is turning out to be a fairly common situation.

The scenario involves a sole proprietor who receives a PPP loan, and that sole proprietor also has employees.

1 example is a sole proprietor whom has 1 employee that works December only.

In this case their denominator in the forgiveness calculation would be 0, does that mean no forgiveness?

Sch C 2019 Net Income = \$100,000. Employee wages from sch C were \$1,000.

loan = Sch C 100,000 plus employee wages 1,000 = 101,000 divided by 12 times 2.5 = Total PPP Loan = 21,042 rounded to 21,000.

The PPP is used as follows: Owner replacement = $100,000 \times 8/52 = 15,385$, employee wages = 1000, Total payroll = 16,385, the rest is spent on rent.

$21000 \times .75 = 15,750$ so the 75% rule has been met.

But the employee normally only works in December to help with that busy time of year.

The forgiveness ratio calculation is 1 employee in the eight week period divided by 0 employees in the specified time period 2/15-6/30/19 or 1/1-2/29/20. This employee worked in December of 2019, and a paycheck was given to them to meet the 75% rule.

How does the ratio 1/0 work?

Does that mean none of it will be forgiven?

Does that mean all of it will be forgiven?

It is very confusing, because the point of the PPP was a forgiven loan to a self-employed person.

Please let me know.

Thank you.

Sincerely,

Tony



Lynn Miller

May 11, 2020 at 3:53 pm (<https://proconnect.intuit.com/taxprocenter/tax-law-and-news/loan-forgiveness-under-the-paycheck-protection-program-and-next-steps/#comment-8376>)

I think this statement may be incorrect or I could be misreading it: However, you need to exclude Social Security and Medicare taxes. This statement is under the subtitle, Loan Forgiveness. And one question: why would we need to track the EIDL advance if we received it after the PPP loan? Not sure where that fits in. Thank you.



Jay Schnyder

May 11, 2020 at 3:43 pm (<https://proconnect.intuit.com/taxprocenter/tax-law-and-news/loan-forgiveness-under-the-paycheck-protection-program-and-next-steps/#comment-8374>)

Two Questions

How does this work for a self-employed person with no payroll, they were eligible for the loan but it isn't clear what they can spend the loan proceeds on since they have no payroll. If they give themselves the 75% of the loan and use the 25% of the loan to pay rent, will that work?

If the client does have payroll, do they have to keep the same employees on for the eight week period or can they hire new people if the old ones do not want to come back. What if the new employees are spouse/adult children.



Roland Shankles

May 11, 2020 at 3:31 pm (<https://proconnect.intuit.com/taxprocenter/tax-law-and-news/loan-forgiveness-under-the-paycheck-protection-program-and-next-steps/#comment-8373>)

Mike: Must the applicant exclude the withheld FICA & Medicare & FIT withheld? I understand the employer portion is not eligible for forgiveness, but the amounts withheld also?



Debbie Gossman

May 11, 2020 at 2:37 pm (<https://proconnect.intuit.com/taxprocenter/tax-law-and-news/loan-forgiveness-under-the-paycheck-protection-program-and-next-steps/#comment-8372>)
 Can anyone explain why garbage services are not explicitly listed as a utility expense?
 Not all cities have garbage costs included in the water bill.



Don Funk

May 11, 2020 at 12:50 pm (<https://proconnect.intuit.com/taxprocenter/tax-law-and-news/loan-forgiveness-under-the-paycheck-protection-program-and-next-steps/#comment-8370>)
 What is a Full Time Equivalent(FTE) employee?

COMMENTS ARE CLOSED.

The views expressed on this site are those of the authors, and not necessarily those of Intuit. Third-party authors may have received compensation for their time and services. This site does not provide legal, financial, accounting or tax advice. The content on this site is "as is" and carries no warranties. Intuit does not warrant or guarantee the accuracy, reliability, and completeness of the content on this site. After 90 days, comments are closed on posts. Intuit may, but has no obligation to, monitor comments. Comments that include profanity or abusive language will not be posted.

Intuit Lacerte Tax	Intuit ProConnect Tax	Intuit ProSeries Tax	Additional Accounting Solutions
(https://proconnect.intuit.com/lacerte/)	(https://proconnect.intuit.com/tax/)	(https://proconnect.intuit.com/proseries/)	(https://quickbooks.intuit.com/accounting/)
Features (https://proconnect.intuit.com/lacerte/features/)	Features (https://proconnect.intuit.com/tax/online/features/)	Features (https://proconnect.intuit.com/proseries/features/)	QuickBooks Features (https://quickbooks.intuit.com/quickbooks/features/)
Pricing (https://proconnect.intuit.com/lacerte/pricing/)	Pricing (https://proconnect.intuit.com/tax/online/pricing/)	Pricing (https://proconnect.intuit.com/proseries/pricing/)	QuickBooks Pricing (https://quickbooks.intuit.com/quickbooks/pricing/)
Integrations (https://proconnect.intuit.com/lacerte/integrations/)	Integrations (https://proconnect.intuit.com/tax/online/integrations/)	Integrations (https://proconnect.intuit.com/proseries/integrations/)	QuickBooks Integrations (https://quickbooks.intuit.com/quickbooks/integrations/)
Frequently Asked Questions (https://proconnect.intuit.com/lacerte/faq/)	Frequently Asked Questions (https://proconnect.intuit.com/tax/online/faq/)	Frequently Asked Questions (https://proconnect.intuit.com/proseries/faq/)	QuickBooks Frequently Asked Questions (https://quickbooks.intuit.com/quickbooks/faq/)
Data Conversion (https://proconnect.intuit.com/lacerte/data-conversion/)	Data Conversion (https://proconnect.intuit.com/tax/online/data-conversion/)	Data Conversion (https://proconnect.intuit.com/proseries/data-conversion/)	QuickBooks Data Conversion (https://quickbooks.intuit.com/quickbooks/data-conversion/)
Training (https://accountants.intuit.com/training/)	Training (https://proconnect.intuit.com/tax/online/training/)	Training (https://proconnect.intuit.com/proseries/training/)	QuickBooks Training (https://quickbooks.intuit.com/quickbooks/training/)
Webinars (https://proconnect.intuit.com/training/webinars/)	Webinars (https://proconnect.intuit.com/tax/online/webinars/)	Webinars (https://proconnect.intuit.com/proseries/webinars/)	QuickBooks Webinars (https://quickbooks.intuit.com/quickbooks/webinars/)
Support community (https://proconnect.intuit.com/lacerte-us-en)	Support community (https://proconnect.intuit.com/tax/online-us-en)	Support community (https://proconnect.intuit.com/proseries-us-en)	QuickBooks Support community (https://quickbooks.intuit.com/quickbooks-us-en)
Referral Program (http://refer.accountants.intuit.com/lacerte-us-en)	Referral Program (http://refer.accountants.intuit.com/tax/online-us-en)	Referral Program (http://refer.accountants.intuit.com/proseries-us-en)	QuickBooks Referral Program (http://refer.accountants.intuit.com/quickbooks-us-en)

Call sales: 844-877-9422 (tel: +844-877-9422)

Sitemap (<https://proconnect.intuit.com/sitemap>)

(<https://www.intuit.com>)

(<https://www.intuit.com>)

(https://quickbooks.intuit.com/?sc=seq_intuit_qb_click_ft)

(https://turbotax.intuit.com/?cid=seq_intuit_tt_click_ft)
 utm_medium=intuit_pcg&utm_source=bar_footer)

(<https://www.mint.com/>)

About Intuit (<https://www.intuit.com/company/>)
 Join Our Team

, 1997-2020 Intuit, Inc. All rights reserved.
 Intuit, QuickBooks, QB, TurboTax, and Mint are registered trademarks of Intuit Inc. Terms and conditions, features, support, pricing, and service options subject to change without notice.

Legal (<http://www.intuit.com/legal/>) [Privacy](#)

(<https://careers.intuit.com/>)

Press Room

(<https://www.intuit.com/company/press-room/>)

Affiliates and Partners

(<https://www.intuit.com/partners/>)

Software and Licenses

(<https://quickbooks.intuit.com/software-licenses/>)

By accessing and using this page you agree to the [Terms and Conditions](https://accounts.intuit.com/terms-of-service) (<https://accounts.intuit.com/terms-of-service>)

[About Cookies](https://security.intuit.com/index.php/intuit-cookie-policy) (<https://security.intuit.com/index.php/intuit-cookie-policy>) | [Manage Cookies](#)



(<https://privacy.trust>)