

119TH CONGRESS
2D SESSION

H. R. 915

IN THE SENATE OF THE UNITED STATES

JULY 13, 2026

Received; read twice and referred to the Committee on Small Business and
Entrepreneurship

AN ACT

To authorize small business loans to finance access to
modern business software, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

1 **SECTION 1. SHORT TITLE.**

2 This Act may be cited as the “Small Business Tech-
3 nological Advancement Act”.

4 **SEC. 2. ADDITIONAL USES FOR SMALL BUSINESS ADMINIS-**
5 **TRATION BUSINESS LOANS.**

6 (a) IN GENERAL.—Section 7(a) of the Small Busi-
7 ness Act (15 U.S.C. 636(a)) is amended by adding at the
8 end the following:

9 “(38) ACCESS TO MODERN BUSINESS SOFT-
10 WARE.—The Administration may provide loans
11 under this subsection to finance, in whole or in part,
12 business software or cloud computing services, or
13 any such technology, that facilitates business oper-
14 ations, product or service delivery, the processing,
15 payment, or tracking of payroll expenses, human re-
16 sources, sales and billing functions, or accounting or
17 tracking of supplies, inventory, records and ex-
18 penses, including business tools that utilize artificial
19 intelligence.”.

20 (b) RULE OF CONSTRUCTION.—Nothing in the
21 amendment made by subsection (a) shall be construed
22 to—

23 (1) provide that loans made under section 7(a)
24 of the Small Business Act (15 U.S.C. 636(a)) before
25 the date of enactment of this Act for the purposes

1 described in paragraph (38) of such section 7(a), as
2 added by subsection (a), were not permissible;

3 (2) authorize the use of loans made under sec-
4 tion 7(a) of the Small Business Act (15 U.S.C.
5 636(a)) for research and development purposes; or

6 (3) limit the definition of working capital under
7 the Small Business Act (15 U.S.C. 631 et seq.).

Passed the House of Representatives June 24, 2026.

Attest: KEVIN F. MCCUMBER,
Clerk.