

119TH CONGRESS
1ST SESSION

S. _____

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

IN THE SENATE OF THE UNITED STATES

Mr. YOUNG (for himself, Ms. ROSEN, Mr. BUDD, Mrs. SHAHEEN, and Mr. HICKENLOOPER) introduced the following bill; which was read twice and referred to the Committee on _____

A BILL

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,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Small Business Tech-
5 nological Act of 2025”.

6 **SEC. 2. ADDITIONAL USES FOR SMALL BUSINESS ADMINIS-**
7 **TRATION BUSINESS LOANS.**

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

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

12 (b) RULE OF CONSTRUCTION.—Nothing in the
13 amendment made by subsection (a) shall be construed
14 to—

15 (1) provide that loans made under section 7(a)
16 of the Small Business Act (15 U.S.C. 636(a)) before
17 the date of enactment of this Act for the purposes
18 described in paragraph (38) of such section 7(a), as
19 added by subsection (a), were not permissible;

20 (2) authorize the use of loans made under sec-
21 tion 7(a) of the Small Business Act (15 U.S.C.
22 636(a)) for research and development purposes; or

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