



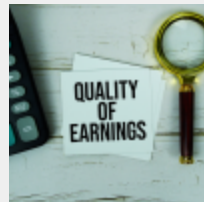
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The SBA's New Quality of Earnings Rule: What Business Buyers and Sellers Need to Know

Beginning October 1, 2026, some SBA-financed business acquisitions will require an independent quality of earnings (QoE) analysis.



The rule applies to acquisitions with a business purchase price of \$3 million or more (excluding applicable owner-occupied real estate). The QoE will be part of the lender's underwriting process and will be required in addition to, not instead of, the traditional business valuation. For business owners considering a sale and for buyers using SBA financing, the important message is simple: the quality and reliability of a company's earnings are about to receive much closer scrutiny.

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Family Business



Family Businesses Must Handle Financing With Care

Family businesses sometimes rely on intrafamily loans to seed or support the company. But if the business doesn't succeed, family relationships can be strained to a breaking point. Moreover, if loans aren't handled properly, you could attract unwanted attention from the

IRS. This article discusses important considerations and tips to help your family business manage debt responsibly and avoid potential pitfalls.

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Human Resources

Firing an Employee? Consider a Separation Agreement



When you hire someone, your hope is that you and the employee will stay on the same track for a long time. However, at some point, the two tracks might diverge and you could have to fire that individual. In such cases, you might want to ask the employee to sign a separation agreement. This article describes these agreements and explores some commonly included provisions.

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Benefits Administration

6 Common COBRA Mistakes Made by Employers



Regardless of their level of experience, HR professionals would all likely agree that COBRA is a complex, labor-intensive area of benefits administration. That's why it's important for employers to regularly review what's required. To help you stay on top of these tasks and avoid some of the pitfalls, here's a list of six common mistakes associated with COBRA benefits.

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