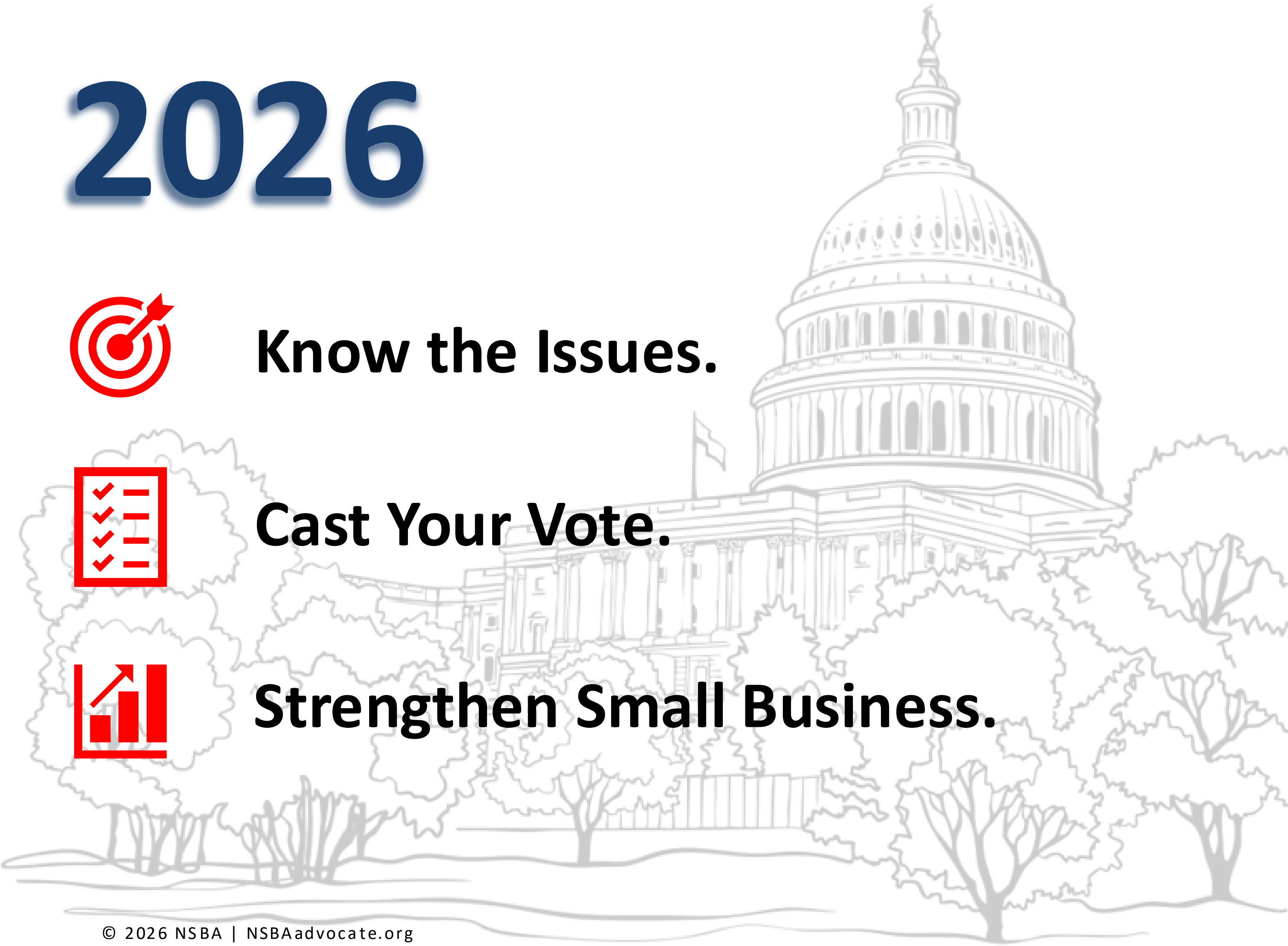
NATIONAL SMALL BUSINESS ASSOCIATION
NSBA©
America's Small Business Advocate

Vote Smart.
Vote Small Business.

Small-Business Owner Issues Guide

2026



Know the Issues.

Cast Your Vote.

Strengthen Small Business.

SMALL-BUSINESS

ISSUES

1

Improve Access to Capital

Ensure stability, ease and diversity of SBA loans; ease lending restrictions for smaller loans; increase credit union small-business lending and update methodology for evaluating small-business financial soundness.

2

Support Robust Small-Business Contracting

Increase small-business contracting goal to 30%; codify the Rule of Two policy; eliminate small-business contracting fraud by large companies; eliminate contract bundling; and ensure fair treatment of subcontractors.

3

Strengthen Ex-Im Bank

Support efforts to reauthorize and strengthen the Export-Import Bank of the United States (EXIM), which provides critical financing and insurance small- and mid-size exporters, which is set to expire at the end of 2026.

4

Pass the Credit Card Competition Act

Support efforts to pass the Credit Card Competition Act which would ensure that credit card processing becomes a fair and open market.

5

Artificial Intelligence

Ensure appropriate resources for agencies tasked with regulating AI; focus on unique small-business AI deployment challenges and risks; and ensure AI related business expenses are tax-deductible

6

Pension Reform & Simplification

Support efforts to improve, simplify and add flexibility to how small businesses can save for retirement, including higher caps under the SIMPLE 401(k) plans.

7

Improve Workforce Training

Support efforts to help small businesses find the skilled workers they need by removing unnecessary and unfair regulations that interfere with the regular hiring process, or other state-level requirements.

8

Tax Reform

Support efforts to improve the IRS and ease tax complexity. Although the 2025 tax bill achieved key priorities, it did not address lingering complexity and ongoing difficulties small businesses face with the IRS.

9

Energy Costs

Support efforts to ease the burden of rising and volatile energy costs, support increased energy efficiency incentives and promote alternative energy sources and protocols that small-businesses can reasonably harness.

10

Repeal the Corporate Transparency Act

Support efforts to repeal the CTA which is unconstitutional, burdensome and includes up to $10,000 in fines and jail time for simple mistakes. While NSBA awaits action from the Supreme Court, lawmakers should act to repeal CTA.

11

Strengthen SBA Office of Advocacy

Support efforts to ease the burden of rising and volatile energy costs, support increased energy efficiency incentives and promote alternative energy sources and protocols that small-businesses can reasonably harness.

12

Regulatory Reform and Paperwork Reduction

Consider indirect costs and alternatives for rules; require Regulatory Flexibility and economic analyses; use plain writing; grant common-sense exemptions; and streamline, consolidate, and harmonize rules wherever possible.

13

WH Conference on Small Business

Authorize and fund a White House Conference on Small Business that would convene owners from all 50 states, providing a forum for small businesses to coalesce around policy goals and create a long-term agenda.

14

Self-Employment Tax on Health Care

End the tax penalty on health insurance that the self-employed pay because they cannot fully deduct their health insurance expenses, resulting in the 15.3 percent payroll tax they alone pay on their health premiums.

15

Cybersecurity and Data Protection

Streamline standards for cybersecurity protocols; outline steps to follow in a data breach; extend banking protections to small-business accounts; support training; and ensure affordability of data protection tools.

16

Rising Health Care Costs

Increase transparency in health costs to empower consumers; increase the current 3-to-1 ratio for premiums to a 5-to-1 ratio; repeal the employer mandate; and expand limits on HSAs and FSAs.