

June 2, 2026

Ms. Orice Williams Brown
Acting Comptroller General of the United States
U.S. Government Accountability Office
441 G Street NW
Washington, D.C. 20548

Dear Ms. Williams Brown,

As Chair of the U.S. Senate Committee on Small Business and Entrepreneurship, I write to request that the U.S. Government Accountability Office (GAO) examine the extent to which individuals defrauding the U.S. Small Business Administration (SBA) share their fraud tactics, particularly online, and how agencies are monitoring and preventing the dissemination of these tactics. While programmatic fraud at SBA has previously been reported on, a new trend is emerging in which both convicted and uncharged fraudsters share information that allows others to exploit government programs. The brazen nature of these fraudsters' behavior is alarming and warrants closer examination.

The GAO and the SBA Office of Inspector General (OIG) have identified multiple SBA programs as high-risk for fraud and improper payments. For instance, the GAO reported that in Fiscal Year (FY) 2024, approximately 75 percent of the improper payment estimates stemmed from just five programs, including the SBA's Restaurant Revitalization Fund (RRF), which accounted for an estimated \$9 billion in improper payments.¹ This means that more than 30,000 RRF awards, or 30 percent of total awards, were improperly paid out. In a similarly situated program, GAO reported an estimated improper payment rate of 69 percent, totaling more than \$10 billion of improper payments within SBA's Shuttered Venue Operators Grant (SVOG) in FY 2025.² Additionally, in June 2023, the SBA OIG estimated that SBA disbursed over \$200 billion in potentially fraudulent COVID-19 Economic Injury Disaster Loan (EIDL), Paycheck Protection Program (PPP) loans, EIDL Targeted Advances, as well as Supplemental Targeted Advances.³ In total, the OIG estimated that at least 17 percent of all COVID-19 EIDL and PPP funds were disbursed to potentially fraudulent actors.⁴ With such large amounts of improper and fraudulent payments, oversight is critical to prevent this from continuing.

In February 2022, New York Magazine published an article detailing the glamorized lifestyle of a self-described con artist and the ease with which she not only scammed but also shared information with

¹ U.S. GOV'T ACCOUNTABILITY OFF., GAO-25-107753, IMPROPER PAYMENTS: INFORMATION ON AGENCIES' FISCAL YEAR 2024 ESTIMATES, (Mar. 11, 2025), *available at* <https://www.gao.gov/assets/gao-25-107753.pdf>.

² U.S. GOV'T ACCOUNTABILITY OFF., GAO-26-108694, PAYMENT INTEGRITY: AGENCIES' ESTIMATED IMPROPER PAYMENTS INCREASED TO \$186 BILLION IN FISCAL YEAR 2025 (Apr. 27, 2025), <https://www.gao.gov/assets/gao-26-108694.pdf>.

³ SBA OIG, REPORT 23-09, COVID-19 PANDEMIC EIDL AND PPP LOAN FRAUD LANDSCAPE, (July 27, 2023), *available at* <https://www.sba.gov/sites/default/files/2023-06/SBA%20OIG%20Report%2023-09.pdf>.

⁴ *Id.*

others to help them replicate her scams.⁵ According to the article, this woman allegedly applied for at least 10 SBA loans and eventually received over \$1 million in fraudulent payments intended to help small businesses recover from COVID-19.⁶ She explained that she learned how to scam the SBA by simply researching online and joining scammers' groups on the app Telegram to get more ideas for scams and to find people's personal information.⁷ In her words, "You can go on Telegram and join a group of scammers, and they're all just bragging and sending pictures. You just put in the search for whatever you're interested in. So say it's SBA loans — you type in *E-I-D-L* or just *S-B-A*. And then there's a bunch of chats of people just selling SBA information."⁸

In light of this article detailing the ease with which criminals can share and learn new ways to defraud the government, and already high levels of fraud in SBA programs, we request that GAO examine and report on the following issues:

1. To what extent do fraudsters share and learn fraud tactics on the internet or other electronic forums, such as mobile apps, including the extent to which the tips work to receive fraudulent funding?
2. What advice is typically provided on these web forums, and how does this system of criminal information sharing work, generally?
3. To what extent do SBA or other relevant agencies monitor the dissemination of fraud-promoting information, such as websites or messaging groups?
4. What steps can the government take to shed light on criminal information sharing and prevent the collective conspiring to commit more fraud?

Thank you for your prompt attention to this critical matter. If you have any questions, please do not hesitate to contact Committee staff at (202) 224-5175.

Sincerely,



Joni K. Ernst

Chair

⁵GABRIELLE BLUESTONE, 'I More So Consider Myself a Con Artist Than Anything' What Danielle Miller learned at Horace Mann and Rikers., NEW YORK MAGAZINE (Feb. 9, 2022), available at <https://nymag.com/intelligencer/article/danielle-miller-scammer.html>.

⁶*Id.*

⁷*Id.*

⁸*Id.*