



Before You Sign

15 questions for a small subcontractor

Scope, start, and acceptance

01. What exact work, deliverables, staffing, and acceptance criteria am I committing to?

Owner / written answer location: _____

Decision / next action: _____

02. Who can authorize a change, and how is that authorization recorded?

Owner / written answer location: _____

Decision / next action: _____

03. What must happen before work can start, including onboarding and access?

Owner / written answer location: _____

Decision / next action: _____

04. When may I invoice, and what supporting records must accompany it?

Owner / written answer location: _____

Decision / next action: _____

05. Who accepts the work and validates the invoice, and how are disputes handled?

Owner / written answer location: _____

Decision / next action: _____

Use with the prime and qualified finance/contract advisers. The actual agreement controls. This worksheet does not interpret your contract or promise financing or payment. Keep sensitive information in approved private systems.

Source context: SBA prime/subcontracting and 7(a) program guidance; FAR 52.232-40. See the companion editorial plan for source links. Original planning questions, checked October 16, 2026.



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Payment and working capital

06. What starts the payment clock under the actual agreement?

Owner / written answer location: _____

Decision / next action: _____

07. What payment conditions and relevant flowdowns require review?

Owner / written answer location: _____

Decision / next action: _____

08. How many payroll cycles could pass before the first cash receipt in a realistic delay scenario?

Owner / written answer location: _____

Decision / next action: _____

09. Have I included payroll taxes, benefits, insurance, overhead, and financing costs in the forecast?

Owner / written answer location: _____

Decision / next action: _____

10. What proposed financing terms need review: guarantees, liens, recourse, fees, restrictions, and permissions?

Owner / written answer location: _____

Decision / next action: _____

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Delivery, responsibilities, and risk

11. What happens to staffing and costs during a stop-work direction or termination under the agreement?

Owner / written answer location: _____

Decision / next action: _____

12. Which security, data handling, reporting, and evidence responsibilities apply to my specific work?

Owner / written answer location: _____

Decision / next action: _____

13. Which responsibilities belong to the prime, agency, provider, or my company?

Owner / written answer location: _____

Decision / next action: _____

14. What insurance, indemnity, intellectual-property, and dispute terms need qualified review?

Owner / written answer location: _____

Decision / next action: _____

15. Can I perform this scope, fund the gap, and support the promises in my proposal?

Owner / written answer location: _____

Decision / next action: _____

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