



## Modern Reports Volume 6

By -

RareBooksClub. Paperback. Book Condition: New. This item is printed on demand. Paperback. 90 pages. Original publisher: Washington : U. S. G. P. O. : For sale by the Supt. of Docs. , U. S. G. P. O. Congressional Sales Office, 2002. OCLC Number: (OCoLC)50191907 Subject: Commercial credit -- United States. Excerpt: . . . 11 that was not needed. Hopefully we can consider further cost reductions and hopefully get the ratio of downward re-estimates to appropriations down to ten years rather than the current 20. Lastly I would like to share our concerns over the move to the so-called econometric model. The current model used by SBA is a simple net present value cash flow model. It is fairly easy to understand. But the 7 ( a ) subsidy calculation is not driven by the model, it is driven by the assumptions plugged into the model. OMB could have easily had a subsidy calculation that was fair and reasonable simply by adjusting assumptions. They had recommendations from SBA and GAO and they chose to ignore them. We believe an econometric model will be much harder to understand, one; and two, will have many more factors that will be driven by...



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