## An "ABCs of Self-Employment" Handout

## Self-Employment Resource Information







Are you thinking about starting your own business or being an entrepreneur? There is much to consider. Both the would-be business owner and the people in his/her life who provide support and guidance must be well informed. The following is a list of helpful resources covering a wide variety of self-employment topics. While this list is not exhaustive by any means, it will provide you with enough information to begin navigating self-employment. Please take time to look through these links!

If you are a person interested in exploring self-employment, there are a few ways you might use this list:

- Use this list to click links and learn more. Many free videos are available after you click the links.
- If someone is with you as a support person, show them this list. You can review it together to better learn more about self-employment resources.



**AbleData** provides objective information on assistive technology and rehabilitation equipment. On this website, you can look through a database of hundreds of assistive technology items to understand how they are used, connect to other assistive technology resources and read articles about the many uses of assistive technology <u>Able Data Assistive Technology</u>

Alaska Works Initiative Microenterprise Resource Guide website will assist individuals and agencies interested in starting a Micro Business. The purpose of this website is to provide information about the nature of self-employment and to help you decide if this is a good path for you. It provides resources, which will help you, find out more about your business idea. You will find information about resources available in the Anchorage area to develop and launch a micro business successfully. In addition, this website provides links to national online resources for individuals interested in starting a Micro Business outside of the Anchorage area. Alaska Works Initiative Microenterprise Resource Guide

The **Bureau of Labor Statistics** provides a helpful article titled *What to Know to be Your Own Boss*. This article touches upon all the important considerations before deciding to develop a small business. The article is available at <a href="What to Know to Be Your Own Boss">What to Know to Be Your Own Boss</a> Article

**BUZGate**.org is an award-winning entrepreneurial education and resource community serving small and medium-sized businesses. Content promotes awareness and access to free government and nonprofit assistance programs and select business-to-business products and services tailored to driving venture startup, growth and profitability. Business Gate

The **Center on Community Living and Careers** provides Employment Benefits Information & Work Incentive Fact Sheets. The fact sheets contain information about various state and federal work incentive programs for people with disabilities who are working, training for a career, or who may be beginning a job search. <u>Center on Community Living and Careers</u> Additional Work Incentives Planning and Assistance material is at Work Incentives Planning And Assistance

**Disability Scoop** offers this informative article about parents helping their child realize self-employment at <a href="Disability Scoop">Disability Scoop</a>



**Griffin-Hammis Associates** offers a significant array of self-employment training topics, as well as individualized technical consultation. The website features several useful resources including Frequently Asked Questions (FAQ) about Self-Employment at <u>Griffin-Hammis Associates</u>

**Hadley Institute** for the Blind offers free online courses known as Business Basics including Business Writing, Using Excel, and Internet: Beyond the Basics, Business Communications, and Business Fundamentals. Sign of for these directly through Hadley by following this link <u>Hadley Institute for the Blind</u>

The **INDATA** Project is another assistive technology resource. Easter Seals Crossroads collaborated with the State of Indiana, Bureau of Rehabilitative Services to establish the Indiana Assistive Technology Act (INDATA) Project. The INDATA Project is one of 56 similar federally funded projects designed to increase access and awareness of assistive technology. INDATA CORE services include Information and referral, funding assistance, public awareness and education, device demonstration, device loan, reutilized computers and equipment reutilization. Click here to learn more <u>INDATA Project</u>

**Indiana Business Enterprise Program** is part of the Randolph-Sheppard Act providing people who are blind with access to rewarding and profitable entrepreneurial ventures, broaden their economic opportunities, and invigorate all blind people to be self-supporting, while dispelling misconceptions about people who are blind by show-casing their abilities. System Program at <u>Indiana Business Enterprise Program</u>

INCONTROL WISCONSIN offers a Self-Directed Employment Planning Online Training. This online training series helps people think about integrated employment options, understand employment supports, and create a plan to achieve their integrated employment goals. There are 12 learning modules, which you can watch by clicking the links below. Start with the introduction so that you can learn how to use this learning series. Shannon Munn-Huff and Nancy Farnon-Molfenter developed these learning modules. Find at <a href="INCONTROL WISCONSIN">INCONTROL WISCONSIN</a>

The **Indiana Institute on Disability and Community** makes available Creating a Circle of Support. Having the right and enough of the right supports is an important part of getting the help you need to plan employment. Here is some information about creating a Circle of Support. <u>Indiana Institute on Disability and Community</u>

The **Institute for Community Inclusion** provides excellent information across a wide variety of topics. The article, Quality Employment Services: Will You Know It When You See It? will help you think about how to find the best employment services available to

you. Read the web version at <u>Institute for Community Inclusion</u>. Most people will begin their journey towards self-employment by using a community rehabilitation provider. Learning more about 'good' services will be helpful.

The **Internal Revenue Service** offers free video tutorials related to self-employment. View by clicking the following links:

- IRS video about Schedule C for self-employed at <u>Internal Revenue Service</u> <u>Schedule C video</u>
- IRS video Small Business Taxes work shop at <u>Internal Revenue Service Small</u> <u>Business Taxes video</u>
- IRS complete video series at Internal Revenue Service Complete Video Series



**JAN** consultants handle inquiries related to self-employment and small business development for people with disabilities. This includes referrals regarding business planning, financing strategies, marketing research, disability-specific programs, income supports and benefits planning, e-commerce, independent contracting, home-based business options, and small business initiatives for disabled veterans.

- To learn more about these resources, visit JAN's Entrepreneurship Microsite at Job Accommodation Network Entrepreneurship Hub
- If you have a question about starting your own small business, send it directly to a self-employment Consultant by using JAN on Demand for Self-Employment at <u>Job Accommodation Network On Demand</u>
- JAN offers resources for Veteran-Owned businesses at <u>Job Accommodation</u> <u>Network Veteran Owned Business Resources</u>



The **National Collaborative on Workforce and Disability** (NCDW) offers a guide for people thinking about beginning their own business. Packed with helpful information, Road to Self-Sufficiency: A Guide to Entrepreneurship for Youth with Disabilities may be found at National Collaborative on Workforce and Disability

The **PACER Center** has several resources on its website about Natural Supports in the workplace. This might give you some ideas around creative use of unpaid help as you develop your business. The PACER Center

**PASS 'cadres'** are employees of the Social Security Administration who can help you with a PASS application. You should also contact a Work Incentives Benefits Specialist. For more information about PASS applications go to: <a href="PASS Plan Cadres">PASS Plan Cadres</a>

Paths to Employment Resource Center (PERC) offers on-line training on topics related to employment and work incentives for people with disabilities. On the PERC website, you can access the Employment Strategies Series (a series of free on-line tutorials). Paths to Employment Resource Center. PERC also provides education and training, technical assistance, research, and resources to expand opportunities for persons with disabilities to earn income and participate fully in community life. This includes training and education on self-employment. They offer a free introductory webinar, available any time on the PERC website at Self-Employment Introduction modules.

Plan to Achieve Self-Support (PASS) is a Social Security Administration Work Incentive that allows a people with disabilities to set aside otherwise countable income to achieve a specific work goal. This site provides easy to read information about PASS planning and has examples of successful PASS plans. This site also provides easy to read information about Impairment Related Work Expenses (IRWE) and has examples of them: Plan to Achieve Self-Support

## Q-S

Minnesota's **Rural Institute** on Transition and Employment Projects feature information on self-employment as a vocational experience or as a post-school outcome. This helpful information is at Minnesota's Rural Institute on Transition and Employment

**SCORE (Service Corps of Retired Executives)** is the nation's largest network of volunteer, expert business mentors, with more than 10,000 volunteers in 300 chapters. As a resource partner of the U.S. Small Business Administration (SBA), SCORE has helped more than 11 million entrepreneurs through mentoring, workshops and educational resources since 1964. With SCORE, you are not alone on your business journey. The list of SCORE Indiana offices are at Indiana Service Corps of Retired Executives

Developed by PERC's Shannon Munn, the first of two **self-employment planning workbooks** designed for people with significant disabilities and their planning teams is available online or for download. This first workbook provides a guide to facilitate the

individualized discovery process and help assess the sustainability of a micro-enterprise idea. Workbook 1 is available at <u>Self-employment Planning Workbook 1</u>. The second workbook contains nine sections and provides activity checklists, planning resources and questions to initiate person-centered business planning discussions in the following areas: goal validation and business feasibility, business planning, legal considerations, benefits and financial planning, business operations and support planning, and the development of an action-oriented marketing plan. Workbook 2 is available online or for download at: Self-employment Planning Workbook 2

The **Social Security Administration** website has easy to read information about Supplemental Security Insurance (SSI) and Social Security Disability Insurance (SSDI). On this site, you can learn more about the benefits you receive and Work Incentives you might use. Social Security Administration Work Incentives. The Social Security Administration's "Red Book" serves as a general reference source about the employment-related provisions of Social Security Disability Insurance and the Supplemental Security Income Programs for educators, advocates, rehabilitation professionals, and counselors who serve people with disabilities. Social Security Administration Redbook. Many reference documents are available on the SSA website, including information about maintaining medical benefits while working: Social Security Administration on Medical Benefits

**START-UP USA** is a resource for information about self-employment. On this website, you will find helpful FACT sheets and free webinars – some featuring business owners with disabilities talking about their experiences. You can also get questions answered by business mentors. <u>START-UP USA</u>

## T-Z

Training and Technical Assistance for Providers (T-TAP) from Virginia Commonwealth University & the Institute for Community Inclusion at University of Massachusetts produces many fact sheets. Workplace Support, for example, is a fact sheet that can help you understand how technology, instead of a job coach, can assist you in completing your daily job duties. This and other useful information is at <a href="Irraining and Technical Assistance for Providers">Irraining and Technical Assistance for Providers</a>.

The **U.S. Small Business Administration (SBA)** is a United States government agency that provides support to entrepreneurs and small businesses. SBA has nearly 100 free online videos for learning at <u>U.S. Small Business Administration</u>. More information about building a business is at <u>SBA Business Guide</u>.

- Self-Employed Indiana Tax Center information available through SBA may be found at: SBA Tax Center
- 2018 Small Business **Profile** at: <u>SBA Business Profile</u>
- Ten Steps to **Starting a Business**
- Obtaining Business Licenses and Permits at: <u>SBA Licenses and Permits</u>
- SBA Lending at: <u>SBA Lending</u>
- Funding Your Business at: SBA Funding Your Business
- Writing a **Business Plan** at: SBA Writing a Business Plan
- Finding a mentor at: <u>SBA Finding a Mentor</u>
- Finding Lenders at: SBA Finding a Lender

Virginia Commonwealth University's (VCU) Rehabilitation and Research Training Center has free or low cost on-line training. By using this link Question & Answer on Customized Employmentyou can find the article titled 'Question & Answer on Customized Employment: Self-Employment as a Customized Employment Outcome'. VCU's website also features many other resources at Virginia Commonwealth University's Rehabilitation and Research Training Center Sign up for their newsletter to get regular updates on available training and information. VCU offers an abundance of Social Security approved resources and tools available on their website. It is important for families, supporters, job seekers and professionals to understand these many resources. The following links will take you to a wealth of briefing papers, fact sheets, forms, and web links that will offer a tremendous amount of valuable information. Click this link: VCU Information Resources

Indiana **Vocational Rehabilitation Services (VRS)** provides quality individualized services to enhance and support people with disabilities to prepare for, obtain or retain employment. The individual will work closely with a VR counselor throughout the process. Through active participation in their rehabilitation, people with disabilities achieve a greater level of independence in their work place and living environments. The website provides additional information for job seekers, including those interested in self-employment. VRS provides a Self-Employment Exploration Packet for job seekers and their supporters. Visit the VRS website at <u>Indiana Vocational Rehabilitation</u> <u>Services.</u>

The **Wisconsin Department of Vocational Rehabilitation** has developed a Customized Self-Employment Toolkit. This toolkit is designed for people with disabilities and their VR counselor and planning team on self-employment. Find this resource at <u>Customized</u> <u>Self-Employment Toolkit</u>.

Work incentives benefits counseling connects the paths between benefits and work. Many people with a disability want to work, earn more or start a career. One of the biggest obstacles is the fear that doing so will lead to a loss of needed medical benefits

or even a loss in total income. Many incentives are available that make it possible to earn more while keeping needed benefits. This training course provides introductory information on work incentives benefits counseling. Find this course at <a href="Work Incentives">Work Incentives</a> Benefits Counseling.

You Tube platform hosts stories of entrepreneurship by people with disabilities.

- Making a Living is an inspirational video featuring 3 business owners with disabilities in Wisconsin You Tube Making a Living
- New Entrepreneur is a video featuring self-employed lowans with disabilities You Tube New Entrepreneur
- The YouTube Channel for Helen Sanderson and Associates features short videos with people talking about and explaining Person-Centered Planning and Person-Centered Thinking. Michael Smull's series is especially worth viewing. You Tube Helen Sanderson and Associates

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