Opening: You are listening to the Social Security Administration’s Ticket to Work podcast series. Get answers to your questions, access information and resources, and receive expert advice on work incentives and the Ticket to Work program.

Interviewer: Have you ever considered working for yourself? Do you have a passion for entrepreneurship? Self-employment may be an option that can put you on the path to financial independence! It can offer a number of benefits, as well as opportunities to choose where and when you work. Self-employment may be right for you if you want to meet your work goals, supply your own accommodations, seek opportunities in different fields of work, and achieve financial independence and transition off of benefits.

In this episode of the Ticket to Work podcast, we are going to give you our top three reasons to try self-employment as a work option.

Number One, the Ticket to Work program can help you get started! Many vocational rehabilitation (VR) agencies, employment networks (ENs), and workforce development professionals are establishing partnerships with other public and private sector organizations to promote entrepreneurship as another way to help you achieve financial independence. Once you and your VR or EN service provider agree to your self-employment goal and plan, they can, for example, help you with business development and writing a business plan, help you find funding to start your business, provide guidance and support for you in your business, and help you develop supports and accommodations.

Use our Find Help tool at www.choosework.net/findhelp to locate a service provider that specializes in self-employment.
Number Two. Social Security Work Incentives can help you start your business and make self-employment easier for you! Some Work Incentives and other options are designed to help you get money; some help you with other business expenses; and some let you earn and save more money. A Plan to Achieve Self Support (PASS) is a Work Incentive that allows you to set aside money (without affecting your benefits) for installment payments or a down payment on things like a vehicle, wheelchair, a computer, or other things you need to help you reach a work goal. Saving money with a PASS can help you pay for help in writing a business plan, services to support self-employment, business equipment and transportation, business inventory; and other goods and services related to your work goal.

Number Three, working from home may be an option with self-employment. As a business owner, you may have the option to work from home, a store, or at some other location. You are your own supervisor and are responsible for creating your own work ethic and schedule. Working from home typically presents the lowest level of risk simply because expenses are usually lower, less investment capital is required, and less income is needed to become a profitable business.

Being your own boss may sound great, but it involves a lot of hard work and a considerable amount of time and energy. When considering self-employment, it’s important to be honest with yourself about your ability to take on these challenges. Are you willing to assume one hundred percent of the responsibility for the operation of your business? Are you prepared to be paid based on results rather than on the number of hours worked? Successful entrepreneurs tend to be energetic, creative, and flexible individuals who are willing to take risks. Do you possess these characteristics? It’s important for you to evaluate whether or not the demands and challenges of business ownership are compatible with your personal lifestyle.

We only covered three main points regarding self-employment today. But there’s a lot of other information, details, and other factors to consider as you explore self-employment. Social Security’s Ticket to Work program and Work Incentives are good places to start.

If you have any questions about what we discussed or if you’d like to learn more about
the Ticket to Work program, visit www.socialsecurity.gov/work, or call the Ticket to Work Help Line at 1-866-968-7842 for voice, or 1-866-833-2967 for TTY.

**Closing:** Stay tuned! Sign up to receive updates on our 2013 podcast series at www.socialsecurity.gov/work.

Learn more about Ticket to Work and visit socialsecurity.gov/work, call 1-866-968-7842 (V) or 1-866-833-2967 (TTY) or email us at support@chooseworkttw.net today!