# Placeholder Slide

# Working for Yourself with Ticket to Work

Ticket to Work WISE Work Incentive Seminar Event

September 25, 2024

LIVE Webinar Will Begin at 3 p.m. ET  
  
A person, smiling, wearing a t-shirt that has the words self employed printed in a large, decorative design on the front.

# Cover Slide

**Working from Home with Ticket to Work**

Ticket to Work WISE Work Incentive Seminar Event

A person, smiling, wearing a t-shirt that has the words self employed printed in a large, decorative design on the front.

# Slide 3

# WELCOME Accessing Today’s Webinar (Slide 1 of 2)

ATTENDEES WILL BE MUTED

Select an option for **How do you want to join the meeting’s audio?**

The **Device Speaker** option will enable the sound to be broadcast through your computer. Make sure your speakers are turned on or your headphones are plugged in.

If you prefer to listen by phone, click the **Phone** option.

Screenshot of how to join the meeting’s audio window.

# Slide 4

# WELCOME Accessing Today’s Webinar (Slide 2 of 2)

TO LISTEN BY PHONE

After clicking the **Phone** option as seen on the previous slide, you will see the window shown here.

Select the **Dial-in** option, then click **Join Meeting**.

On your phone, dial:  
Toll-free number: **1-800-832-0736**  
Access code: **4189148#**

A screenshot of the phone Dial-in window.

**Slide 5**

# WELCOME

# Adobe Connect Platform

A screenshot of the Adobe Connect window.

# Slide 6

# WELCOME

# Real-Time Captioning

The provided real-time captions can be found in the **Captioning pod**, which appears below the slides.

You can show or hide the caption display, and you can change the text size and choose the text color combinations to best meet your vision requirements.

You can also access captioning online.

Screenshot of the Closed Captions dropdown menu in Adobe Connect. Options listed include hide captions, English, text size and color. English is selected, the text color is blue with a checkmark beside it on the right.

**Slide 7**

# WELCOME

# American Sign Language (ASL)

If you’re fluent in ASL and would like support during today’s webinar, use our ASL User Guide that provides instructions to connect with an interpreter through the Federal Communications Commission (FCC) Video Relay Service (VRS).

A person signing Thank You to the camera on the laptop in front of him.

# ****Slide 8****

# WELCOME

# Questions and Answers (Q&A)

Please use the **Q&A pod** to submit any questions you have during the webinar, and we will direct the questions accordingly during the Q&A portion.

If you are listening by phone and are not logged in to the webinar, you may also ask questions by emailing them to webinars@choosework.ssa.gov.

Screenshot of the Adobe Connect Q&A pod with a blue arrow pointing to the "type here" text box at the bottom of the Q&A pod.

# ****Slide 9****

# WELCOME

# Webinar Online Resources

Please use the **Web Links pod** to find the resources presented during today’s webinar.

If you are listening by phone and not logged in to the webinar, you may email webinars@choosework.ssa.gov for a list of available resources.

Screenshot showing an example of the Web Links pod in Adobe Connect.

# ****Slide 10****

# WELCOME

# Archived Events

**Please note**: This webinar is being recorded, and the archive recording will be available within 2 weeks through WISE on Demand.

A laptop computer with the screen showing the WISE on Demand webinar archive page.

# ****Slide 11****

# WELCOME

# Technical Assistance

If you experience any technical difficulties during the webinar, please use the **Q&A pod** to send a message, or you may email webinars@choosework.ssa.gov.

Two call center representatives at a long desk, both are looking at computers and talking to people on their headsets.

# Slide 12

# WELCOME

# Presenters

PRESENTER

**Raymond A. Cebula, III, J.D.**

Cornell University

PRESENTER

**Derek Shields**

Ticket Program Manager

Headshot of Raymond A. Cebula. Headshot of Derek Shields.

# Slide 13

# Webinar Overview

Today, we’ll help you answer questions related to:

What is Social Security’s Ticket to Work Program?

Who can help you achieve your work goals?

Why consider self-employment?

Putting it all together

# Slide 14

# What is Social Security’s Ticket to Work Program?

Picture of hands typing on a computer keyboard in the background.

# Slide 15

# Social Security Disability Programs

Social Security Disability   
Insurance   
(SSDI)

Supplemental Security   
Income   
(SSI)

# Slide 16

# Why Choose Work?

Earning a living through employment is not something everyone can do, but it may be right for you. Once people understand the many free services and supports available to them, they often find that the rewards far outweigh the risks.

Two construction workers looking at information on a clipboard while standing in a work site.

# Slide 17

# What Is the Ticket Program?

The Ticket to Work Program

* Is a free and voluntary Social Security program
* Offers career development for people ages 18 through 64 who receive Social Security disability benefits and want to work

Social Security Administration Ticket to Work logo.

# Slide 18

# How Can the Ticket Program Help?

The Ticket to Work Program connects you with free employment services to help you:

* Decide if work, including self-employment, is right for you
* Prepare for work
* Find a paid work opportunity
* Succeed at work

Learn More:

[What is Social Security’s Ticket to Work Program?](https://choosework.ssa.gov/library/fact-sheet-what-is-social-security-ticket-to-work-program)

[Self-Guided Tutorial](https://choosework.ssa.gov/training/)

Social Security Administration’s Ticket to Work logo.

# Slide 19

**Ticket to Work Help Line**

The Ticket to Work Program offers a toll-free Help Line to answer your questions and support you on your journey to financial independence.

Call the Ticket to Work Help LineMonday - Friday, 8 a.m. - 8 p.m. ET

1-866-968-7842

1-866-833-2967 (TTY)

# Slide 20

**Who Can Help You Achieve Your Work Goals?**

Picture of hands typing on a computer keyboard in the background.

# Slide 21

**Who Can Help You Achieve Your Work Goals?**

As you think about returning to work or possibly changing careers you may have questions and need support.

* Connecting with a Ticket Program service provider can help you develop achievable goals and establish steps to find and maintain employment in your new career.
* Ticket Program service providers can even help you identify the type of career you might enjoy and any transferrable skills you may have.

**Slide 22**

**Ticket Program Service Providers**

Through the Ticket Program, You’ll Have Access to   
a Variety of Ticket Program Service Providers, Including:

The EN icon. Below it reads Employment Networks (EN)

The VR icon. Below it reads State Vocational Rehabilitation (VR) Agencies

# Slide 23

# Employment Network (EN)

An **EN** is a private or public organization that has an agreement with Social Security to provide free employment support services to people who are eligible for the Ticket Program.

Many state public workforce systems, such as American Job Centers, are **Workforce ENs.**

The EN icon next to a photo of two people sitting in an office, talking, while looking at papers. To the bottom left of the last photo is a photo of two people shaking hands over a desk in an office. To the right of the photo is the WF icon.

# Slide 24

# How Can Working with an EN Help You?

Services and supports are designed to help you on the path to financial independence through work and may include helping you to:

* Identify your work goals
* Write and review your resume
* Prepare for interviews
* Request reasonable accommodations
* Receive benefits counseling

A person sitting at the kitchen table, smiling and waving as they look at their laptop screen.

**Slide 25**

**State Vocational Rehabilitation (VR) Agency**

A State VR agency provides a wide variety of services to help people with disabilities return to work, enter new lines of work or enter the workforce for the first time. A State VR agency may offer benefits counseling and may also be able to help you with:

* Vocational rehabilitation
* Training and education

The VR icon next to a photo of hands typing on a laptop keyboard. To the bottom left of the last photo is a photo of people in a training session, sitting at long tables, with a presenter in the front of the room, who is calling on one person who has their hand raised. Bottom right box states “Some states have separate VR agencies that serve individuals who are blind and visually impaired.”

**Slide 26**

**How Can Working with a VR Help You?**

VR agencies:

* Usually work with individuals who need more significant services.
* In some states, this includes intensive training, education and rehabilitation.
* They may also provide career counseling, job placement assistance as well as counseling about how earnings from work may affect Social Security disability benefits.

A person, sitting at a desk in their home, taking notes while in a virtual meeting on their laptop.

# Slide 27

**How Can Service Providers Help You Achieve Your Self-Employment Goals?**

Service Providers, such as Employment Networks (EN)and Vocational Rehabilitation (VR)agencies can help by providing free services like:

* Help writing business plans
* Identifying funding sources
* Finding business mentors
* Access to training programs or certifications
* Helping you understand the Work Incentives   
  available to you
* Identifying reasonable accommodations

*Not all providers offer the same services.*

Two people standing in an office, greeting each other by shaking hands.

# Slide 28

# How Do You Find a Service Provider?

For a list of service providers, call the Ticket to Work Help Line at **1-866-968-7842** or **1-866-833-2967 (TTY),** Monday - Friday, 8 a.m. - 8 p.m. ET

To find a service provider online,   
visit the [Find Help page](https://choosework.ssa.gov/findhelp). Search by:

* ZIP code
* Services offered
* Disability type
* Languages spoken
* Provider type

(EN, Workforce EN, VR or PABSS)

# Slide 29

# Q & A

Three white question marks on a grey background.

# Slide 30

# Why Consider Self-Employment?

A picture of hands typing on a computer keyboard in the background.

# Slide 31

# What is Self-Employment?

Self-employment is exactly what it sounds like – working for yourself!

There are a variety of ways to be   
self-employed, including:

* Owning a business
* Working as an independent consultant
* Working as a freelancer

A chalkboard with the words “self-employed” written on it in chalk.

# Slide 32

**Many New Jobs**

The Bureau of Labor Statistics (BLS) expects self-employment job opportunities to grow by 7.9% from 2016 – 2026, compared to 7.4% growth for all workers.

The fastest growing self-employment jobs include:

* Construction workers
* Childcare workers
* Hair stylists
* Real estate agents
* Management analysts

[Small-business options: Occupational outlook for self-employed workers:   
Career Outlook: U.S. Bureau of Labor Statistics (bls.gov)](https://www.bls.gov/careeroutlook/2018/article/self-employment.htm)

Collage of 4 photos of people in different professions: business, child care, hair styling, and construction.

# Slide 33

# Considering Self-Employment

There’s a lot to think about before you decide to venture out on your own:

* What interests you? What are your current skills or hobbies that could translate into a marketable business?
* What services will you offer?
* Who will buy your services?
* What is success? What will happen if it doesn’t work out?
* Are you ready? Do you have a business plan?
* What expenses will you have? Do you have enough money to start and maintain your business until you break even or make a profit?
* How can Social Security help?

# Slide 34

**What is a Business Plan?**

A Business Plan is a guide for how to structure, run, and grow your new business. It outlines the main elements of how your business will operate. Sections typically include:

* Executive Summary
  + An overview of what the business covers
* Company Description
* Marketing/Sales
* Financial Projections
  + Financial statement that provides an overview of future revenue and expenses

A notebook with the words “Business Plan” on the cover.

# Slide 35

**Benefits of Self-Employment**

1. You’re more in control.
2. You like and are excited about what you do.
3. You can make your own work schedule.
4. You may be able to choose your co-workers and determine your work environment.
5. You have some creative control.

A person delivering boxes of cupcakes. The person is wearing a caterer’s apron, and is standing in front of a van, holding large boxes of cupcakes.

# Slide 36

**6 More Benefits of Self-Employment**

1. Grow your skillset and knowledge base.
2. Identify and choose your own reasonable accommodations.
3. Choose what you outsource to others.
4. Earn an income doing something you like and are good at.

10. Develop your own routines and include variety when you want to.

11. Build meaningful networks.

A person working at a computer at a desk in an office.

# Slide 37

# Potential Disadvantages of Self-Employment

Self-employment is not for everyone. There are some potential disadvantages to self-employment, including:

* Lack of a stable income
* A large number of new businesses do not succeed
* Sometimes working long hours
* Difficulty finding clients, customers or paid opportunities
* Potentially high levels of stress
* Expenses such as business licenses, insurances, tax and legal considerations

[6 Common Self-Employment Disadvantages (With Advantages) | Indeed.com](https://www.indeed.com/career-advice/finding-a-job/self-employment-disadvantages)

# Slide 38

# Putting It All Together

A picture of hands typing on a computer keyboard in the background.

# Slide 39

**Getting Started**

Ask yourself these questions:

* What type of self-employment do you want to pursue? Do you want to open a business? Work as a freelancer? Something else?
* What type of services or products do you want to offer?
* Where will you work? Do you need a dedicated physical location (office, store, kiosk, shared space) or will you work   
  from home?

An illustration with the word “self-employed,” and many symbols representing different aspects of planning a business.

# Slide 40

**What Are Work Incentives?**

Work Incentives are special Social Security rules and programs that allow you to:

* Receive training for new skills
* Improve the skills you already have
* Pursue your education
* Try different jobs
* Start a career
* Gain confidence

Learn more: [Work Incentives](https://choosework.ssa.gov/about/work-incentives/)

A graphic that says, “Work Incentives,” with multicolor gears above the words.

# Slide 41

# Self-Employment Related Work Incentives

Social Security has other Work Incentives that can help you on your journey, including:

* [Plan to Achieve Self Support](https://choosework.ssa.gov/library/faq-plan-to-achieve-self-support)
* [Property Essential for Self Support](https://www.ssa.gov/ssi/spotlights/spot-property-self-support.htm)
* [Unincurred Business Expenses](https://choosework.ssa.gov/library/faq-unincurred-business-expenses)

Your Ticket Program service provider can help you understand the Work Incentives available to you!

A professional window cleaner, cleaning the outside of a window on a house with a tool on a pole. The window is covered with soap suds.

**Slide 42  
Plan to Achieve Self Support (PASS)**

* If you qualify, this written plan, approved by Social Security, can help you achieve a specific work goal
* Social Security allows you to set aside money to pay for the items or services you need to achieve your work goal.
  + Education costs
  + A computer for school or work
  + Business start-up costs
  + A car
* Learn more about [creating a PASS](https://choosework.ssa.gov/library/faq-plan-to-achieve-self-support) and [using your PASS.](https://choosework.ssa.gov/library/fact-sheet-using-your-pass)

# Slide 43

**Property Essential to Self Support**

Social Security does not count some property that you own and use to support yourself as a resource. For example:

* Property you own and use in a trade or business, such as a gas station, farm, salon, etc.
* Personal property that you use for work, such as tools, uniforms, or safety equipment
* Government permits that allow you to do something to produce income, such as permits for commercial fishing

A group of plumbing tools artfully arranged on a table.

**Slide 44**

**Unincurred Business Expense**

* An unincurred business expense is any **non-monetary contribution** that someone else makes to your self-employment effort that you don't have to pay for.
* Social Security **deducts the cost** of this contribution from your earnings when they determine if you're engaging in substantial gainful activity (SGA), even though you didn't have to pay for it.
* For example:

Your State VR agency may provide you with a computer to accomplish business-related your tasks. The computer is provided at no cost to you,   
but would be considered a business expense had you paid for it.

**Slide 45**

**Work Your Network**

* Networking can give you the opportunity to find a mentor who can provide you with advice and guidance to start and manage your business.
* You can network virtually, on [LinkedIn](https://www.linkedin.com/),   
  or in person at an event in your community.
* Find someone who started a small business   
  or works in a similar field and get their advice.
* Don’t forget to reach out to your family and friends. You never know who might be in   
  their network.

# A person sitting at a desk, with a pencil and notebook, in front of a computer, talking on the phone.

# Slide 46

# Additional Resources

A picture of hands typing on a computer keyboard in the background.

# Slide 47

**Don’t Know Where to Find a Network?   
Check out SCORE!**

SCORE:

* Is a network of volunteer business mentors dedicated to helping small businesses get off the ground, grow, and achieve their goals.
* Has helped more than 11 million entrepreneurs through free services, including mentoring, workshops and educational resources since 1964.
* Provides hundreds of free resources on [score.org](https://www.score.org/), such as templates, checklists, eGuides and blogs that include all aspects of starting and running a business, from planning and management to marketing and sales.

The SCORE logo.

**Slide 48**

**Small Business Administration**

The SBA:

* Maintains and strengthens the nation’s economy by aiding, counseling, assisting, and protecting the interests of small businesses and by   
  helping families and businesses recover from national disasters.
* Provides
  + Technical assistance to help entrepreneurs starting or operating   
    a small business
  + Assistance in financing and contracting
  + Information on laws and regulations

SBA logo.

**Slide 49**

**SBA Community Navigators**

The Community Navigator Pilot Program is an American Rescue Plan initiative designed to **reduce barriers** that underrepresented and underserved entrepreneurs often face in accessing the programs they need to recover, grow, or start their businesses.

Entrepreneurs with disabilities are eligible for the program and can receive critical resources and assistance, including:

* Financial assistance and access to capital
* Contracting and procurement
* Marketing, operations, business development, and exporting
* Industry-specific training

[Community Navigators | U.S. Small Business Administration (sba.gov)](https://www.sba.gov/local-assistance/community-navigators)

**Slide 50**

**Disability:IN**

Disability:IN

* Is a nonprofit resource for business disability inclusion worldwide.
* Certifies disability-owned business enterprises and veteran-disability owned businesses and links them to organizations looking to diversify their supply chains.

A disability-owned business enterprise (DOBE) is a for-profit business that is at least 51% owned, managed and controlled by a person with a disability regardless of whether or not that business owner employs person(s) with a disability.

Disability:IN logo

[Get Certified - Disability:IN (disabilityin.org)](https://disabilityin.org/what-we-do/supplier-diversity/get-certified/)

**Slide 51**

**Q & A**

Three white question marks on a grey background.

**Slide 52**

# How To Get Started

**Social Security’s Ticket to Work Program has resources ready to help you get started!**

**Call the Ticket to Work Help Line**

1-866-968-7842

1-866-833-2967 (TTY)

**Visit Our Website**   
[choosework.ssa.gov](https://choosework.ssa.gov/)

**Use the Find Help Tool**  
[choosework.ssa.gov/findhelp](https://choosework.ssa.gov/findhelp)

A laptop with the screen showing the Choose Work Find Help tool webpage.

# Slide 53

# How to Connect

**Visit the** Choose Work! Contact page to find us on social media and subscribe to blog and email updates.

**Opt-in to receive text messages** by texting TICKET to 1-571-489-5292. Standard messaging rates may apply. You may opt-out at any time.

**Email us** at support@choosework.ssa.gov.

Closeup of a person's hands typing on a cell phone.

# Slide 54

**Join Us for Our Next WISE Webinar!**

**Ticket to Work: Supporting Access to Good Jobs for All**

**October 23, 2024**

3 p.m. – 4:30 p.m. ET

**REGISTER ONLINE**

**or call 1-866-968-7842 or   
1-866-833-2967 (TTY)**

Ticket to Work WISE Work Incentive Seminar Event logo.