# Intro Slide

# Working for Yourself with Ticket to Work

Ticket to Work WISE Work Incentive Seminar Event

August 27, 2025

Live Webinar Will Begin at 3 p.m. ET  
  
Alt text: A person is hanging an OPEN sign on the front door of a business, smiling, and looking proud.

# Cover Slide

# Working for Yourself with Ticket to Work

Ticket to Work WISE Work Incentive Seminar Event

Alt text: A person is hanging an OPEN sign on the front door of a business, smiling, and looking proud.

# 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.

Alt text: 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#**

Alt text: A screenshot of the phone Dial-in window.

**Slide 5**

# WELCOME

# Adobe Connect Platform

Alt text: A screenshot of the Adobe Connect window with arrows pointing to the Presentation pod, Closed captioning pod, Q & A pod, and the Web Links pod.

# Slide 6

# WELCOME

# Real-Time Captioning

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.

To open closed captioning select the **CC option** from the top menu bar. The captioning link can also be accessed in the web links pod under the title **Web Captioning**.

You can also access [captioning online](https://www.captionedtext.com/client/event.aspx?CustomerID=3492&EventID=5975380).

Alt text: 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](https://choosework.ssa.gov/library/attending-wise-webinars-using-american-sign-language-asl.html) that provides instructions to connect with an interpreter through the Federal Communications Commission (FCC) Video Relay Service (VRS).

Alt text: 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 TTWwebinars@ssa.gov.

Alt text: 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 TTWwebinars@ssa.gov for a list of available resources.

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

# ****Slide 10****

# 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 TTWwebinars@ssa.gov.

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

# Slide 11

# WELCOME

# Presenters

PRESENTER

**Derek Shields**

Ticket Program Manager

PRESENTER

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

Cornell University

Alt text: Headshot of Derek Shields. Headshot of Raymond Cebula, III.

# Slide 12

# Webinar Overview

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

What Is Social Security’s Ticket to Work Program?

Why Consider Self-Employment?

Starting Your Business

Resources for Self-Employment

Who Can Help You Achieve Your Work Goals?

# Slide 13

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

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

# Slide 14

# Social Security Disability Programs

* SSDI – Social Security Disability Insurance (SSDI Icon)
* SSI – Supplemental Security Income (SSI Icon)

# Slide 15

# What Is the Ticket to Work 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

Alt text: Social Security Administration Ticket to Work logo.

# Slide 16

**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/)

Alt text: Social Security Administration Ticket to Work logo.

# Slide 17

# 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 Line Monday - Friday, 8 a.m. - 8 p.m. ET

**1-866-968-7842**

**1-866-833-2967 (TTY)**

**Slide 18**

# Why Consider Self-Employment

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

# Slide 19

**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

Alt text: A chalkboard with the words self-employed written on it in chalk.

**Slide 20**

**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)

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

# Slide 21

**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 22**

**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 plan covers
* Company Description
* Marketing/Sales
* Financial Projections
  + Financial statement that provides an overview of future revenue and expenses

Alt text: A notebook with the words Business Plan on the cover.

**Slide 23**

**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.

Alt text: A person delivering boxes of cupcakes, wearing a caterer’s apron, and standing in front of a van, holding a large box of cupcakes.

**Slide 24**

**When You Work for Yourself, You Can:**

* Grow your skillset and knowledge base.
* Identify and choose your own reasonable accommodations.
* Choose what you outsource to others.
* Develop your own routines and include variety when you want to.
* Build meaningful networks.

Alt text: A person working at a computer at a desk in an office.

# Slide 25

**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
* May need to work long hours to have success
* 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 26

**How to Get Started**

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

# Slide 27

# 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?

Alt text: An illustration with the words “self-employed” and many symbols representing different aspects of planning a business.

# Slide 28

**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/)

Alt text: A graphic that says “Work Incentives” with multicolored gears above.

# Slide 29

**Self-Employed Related Work Incentives**

Social Security has Work Incentives that can help you pursue self-employment, 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!

Alt text: 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 30

# Plan to Achieve Self-Support (PASS)

* If you qualify, this plan written by you (which must be approved by Social Security) can help you achieve a specific work goal
* This Work Incentive allows you to set aside money to pay for the items or services you need to achieve your work goal, such as:
  + 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)

Alt text: the SSI icon.

# Slide 31

**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

Alt text: A group of plumbing tools artfully arranged on a table. The SSI icon.

# Slide 32

**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 costof 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 tasks. The computer is provided at no cost to you, but it would be considered a business expense had you paid for it.

Alt text: The SSDI icon.

# Slide 33

**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.

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

**Slide 34**

**Q & A**

Alt text: Three white question marks on a grey background.

**Slide 35**

**Resources for Self-Employment**

Alt text: Picture of hands typing on a keyboard in the background.

# Slide 36

# Small Business Administration

The SBA:

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

Alt text: Small Business Administration logo.

# Slide 37

**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.

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

Alt text: Disability:IN logo.

# Slide 38

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

Alt text: Picture of hands typing on a keyboard in the background.

# Slide 39

**Achieving Your Work Goals with Ticket to Work**

As you think about returning to work and self-employment, 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 or successfully start a business.
* Ticket Program service providers can help you identify the type of job or career you might enjoy, including self-employment, and any skills you may have.

**Slide 40**

**Ticket Program Service Providers**

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

Employment Networks (EN). EN logo.

State Vocational Rehabilitation (VR) Agencies. VR logo.

**Slide 41**

**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.**

Alt text: To the right is two people sitting at a table in an office, talking, while looking at papers. To the left is an EN icon. At bottom left are two people shaking hands over a desk in an office. To the right is a WF icon.

**Slide 42**

**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

Alt text: A person sitting at a kitchen table, smiling and waving as he looks at his laptop screen.

**Slide 43**

**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

Alt text: VR icon. To the right is a closeup of hands typing on a laptop keyboard. At bottom left are 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. To the right it says, “Some states have separate VR agencies that serve individuals who are blind or visually impaired.”

**Slide 44**

**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 and job placement assistance as well as counseling about how earnings from work may affect Social Security disability benefits.

Alt text: Two people working together at a desk, pointing to information on papers.

**Slide 45**

**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.*

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

**Slide 46**

**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)

Alt text: A person using a laptop on a kitchen counter. She is also talking on her cell phone.

# Slide 47

# Q & A

Alt text: Three white question marks on a gray background.

# Slide 48

# 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)

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

# Slide 49

# How to Connect

**Visit the** [Choose Work! Contact page](https://choosework.ssa.gov/contact/) 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 TicketToWork@ssa.gov.

Alt text: Closeup of a person typing on a mobile phone.

**Slide 50**

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

**Debunking the 3 Biggest Myths About Disability Benefits and Work**

**September 17, 2025**

3 p.m. – 4:30 p.m. ET

**REGISTER ONLINE**

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

Alt text: Ticket to Work WISE Work Incentive Seminar Event logo.