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

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Working for Yourself with Ticket to Work

TICKET to Work | WISE Work Incentive Seminar Event

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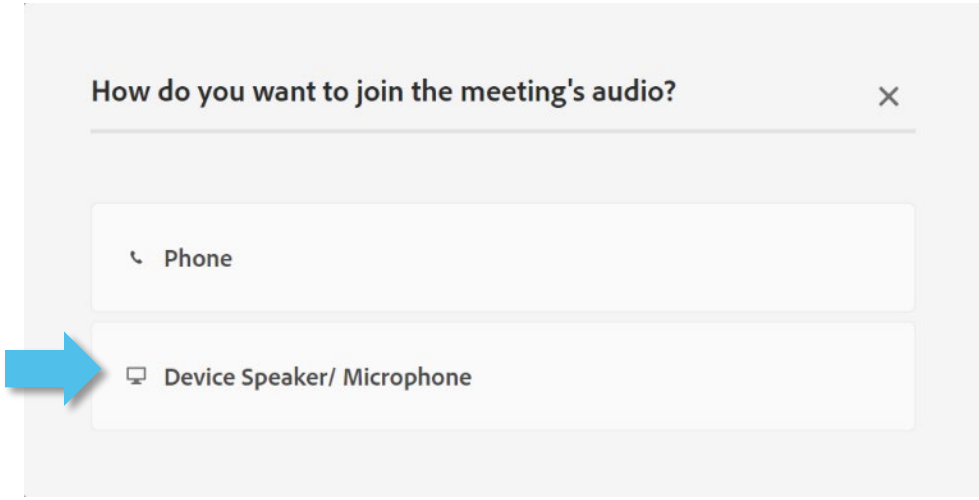

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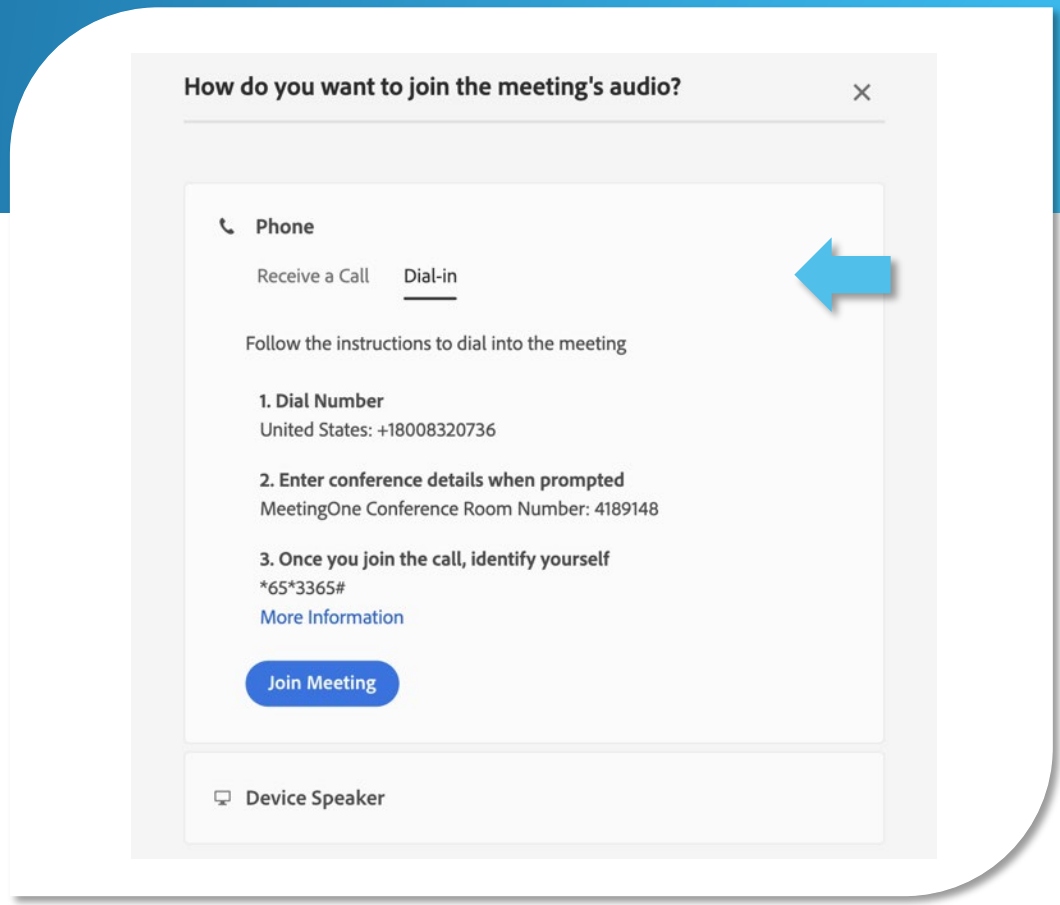

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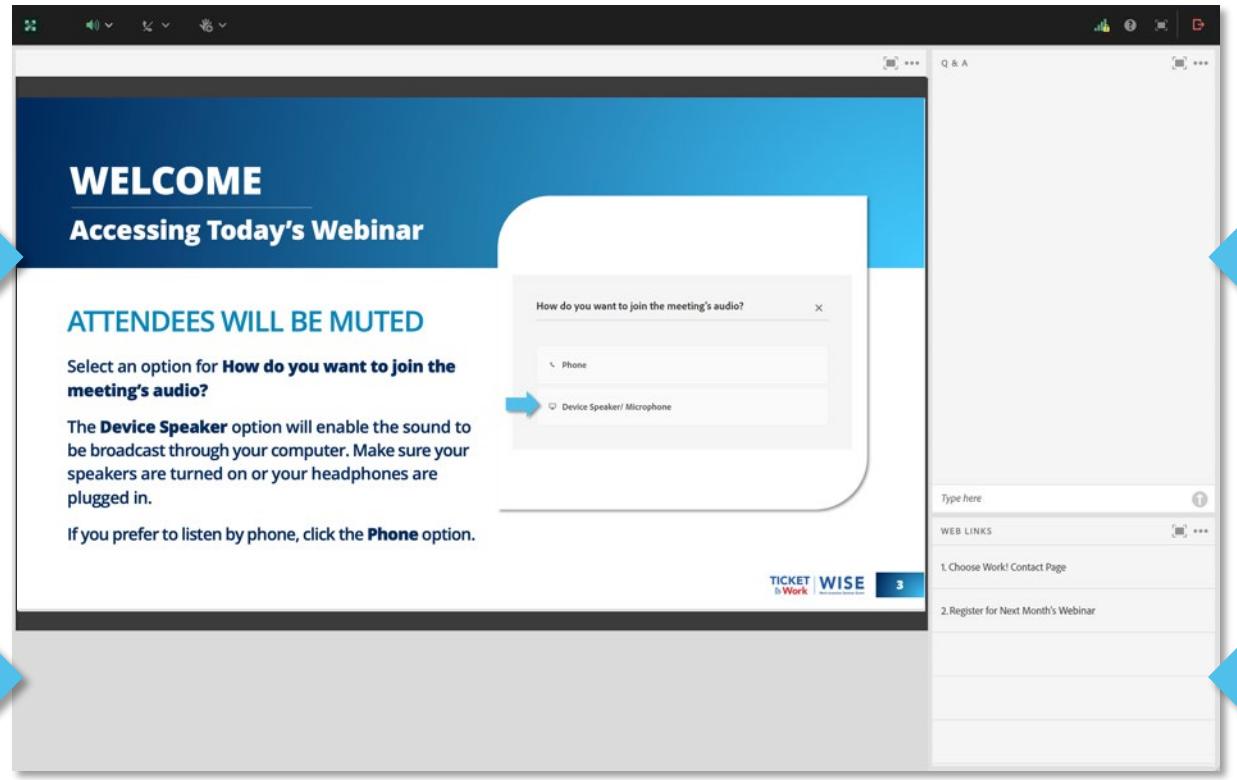

Q&A POD

WEB LINKS POD

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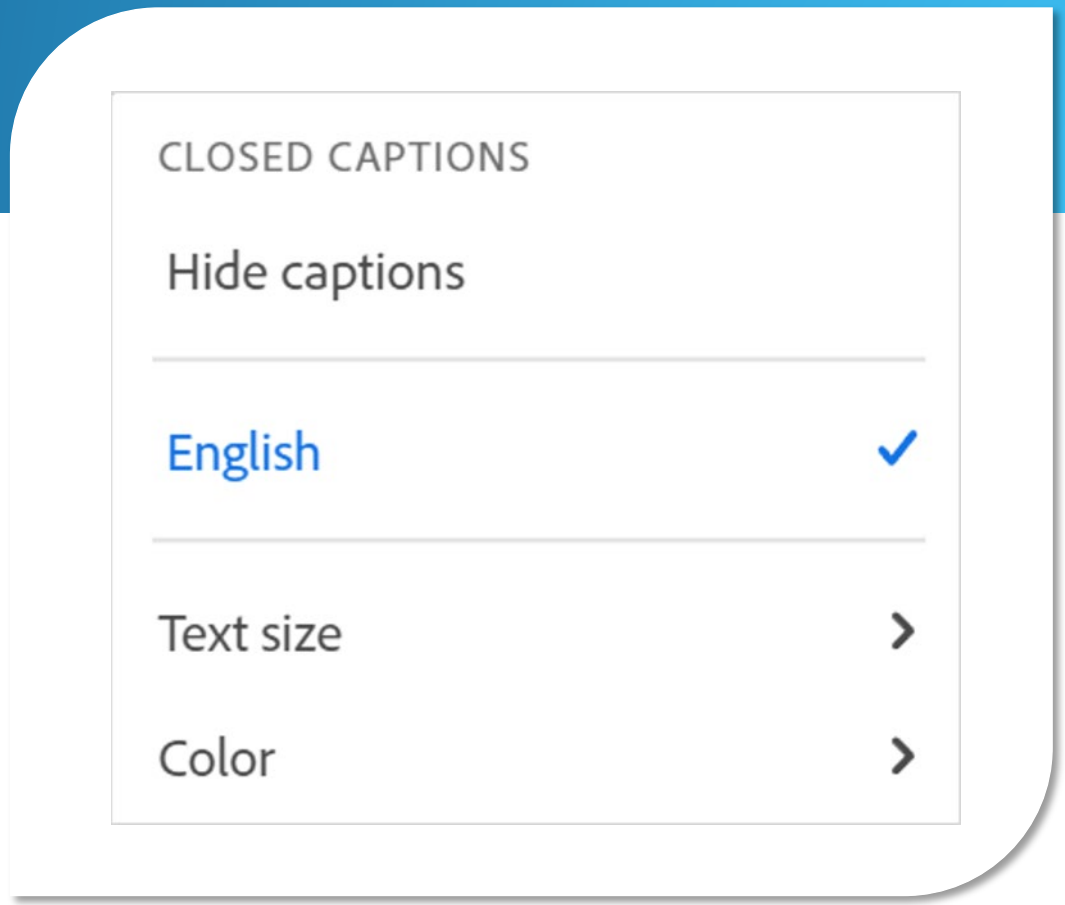

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If you're fluent in ASL and would like support during today's webinar, use our ASL User Guide that provides instructions to connect with an interpreter through the Federal Communications Commission (FCC) Video Relay Service (VRS).

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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.

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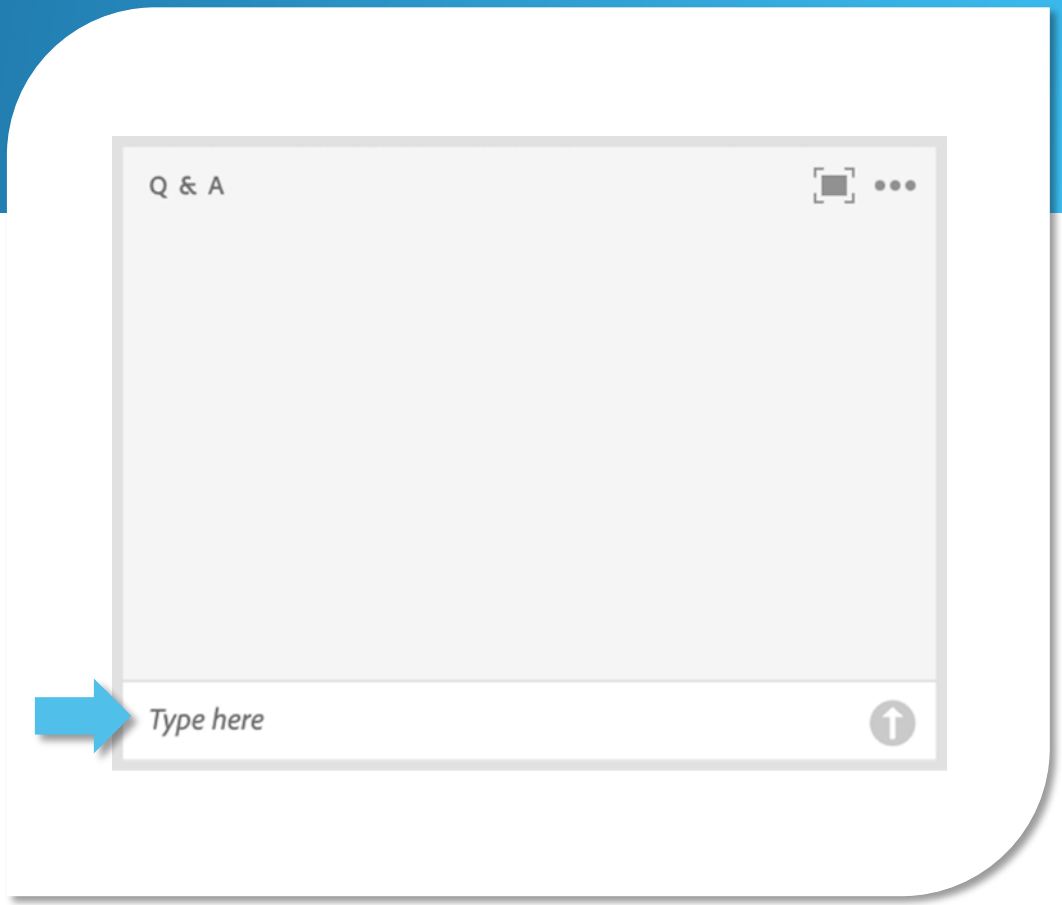

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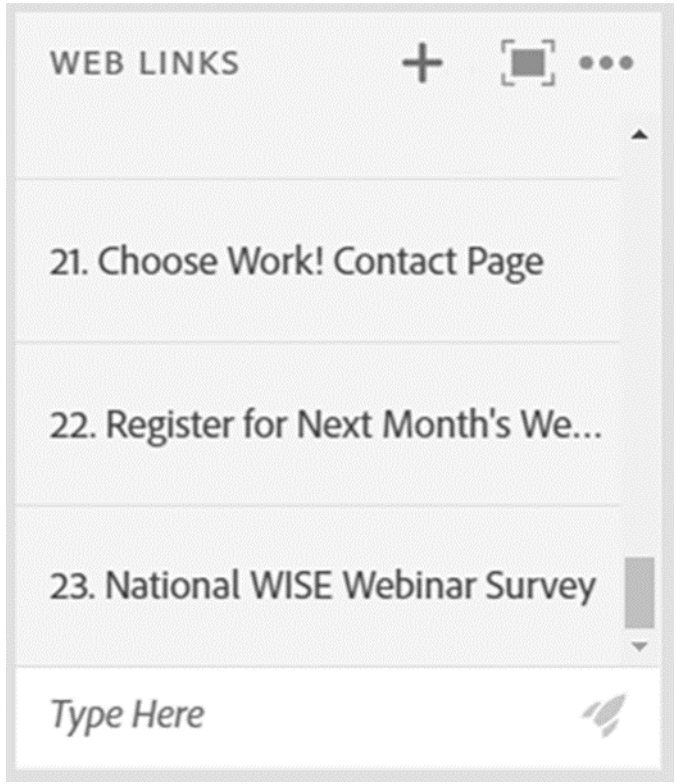

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WELCOME

Presenters

PRESENTER

Raymond A. Cebula, III, J.D.

Cornell University

PRESENTER

Derek Shields

Ticket Program Manager

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?

What Is Social Security's Ticket to Work Program?

Social Security Disability Programs

Social Security Disability Insurance (SSDI)

Supplemental Security Income (SSI)

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

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?

Self-Guided Tutorial

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)

Why Consider Self-Employment?

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

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)

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?

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

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.

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.

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

How to Get Started

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?

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]

Self-Employment Related Work Incentives

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

- Plan to Achieve Self Support
- Property Essential for Self Support
- Unincurred Business Expenses

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

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 and using your PASS.

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

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

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, 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.

Q&A

Resources for Self-Employment

Small Business Administration (SBA)

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

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)

Who Can Help You Achieve Your Work Goals?

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.

Ticket Program Service Providers

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

Employment Networks (EN)

State Vocational Rehabilitation (VR) Agencies

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**.

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

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

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.

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.

How Do You Find a Service Provider?

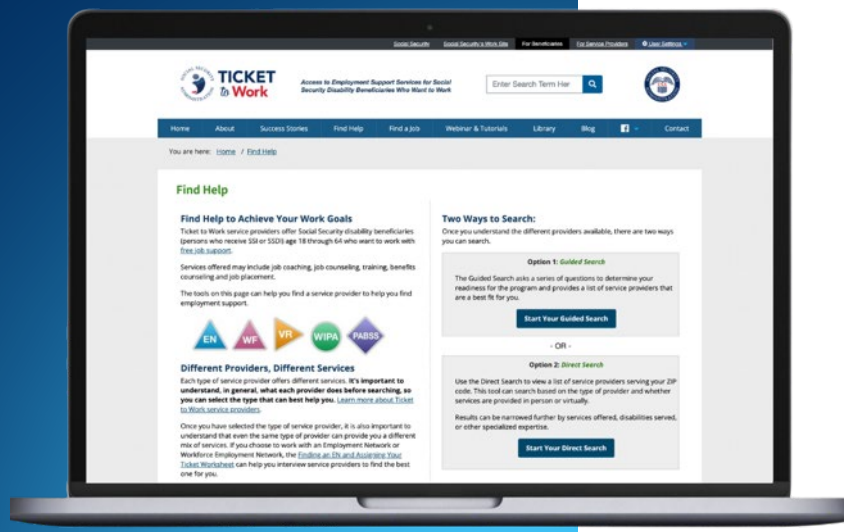
For a list of service providers, call the Ticket to Work Help Line at **1-866-968-7842** or **1-866-833-2967 (TTY)**, Monday - Friday, 8 a.m. - 8 p.m. ET

To find a service provider online, visit the Find Help page. Search by:

- ✓ ZIP code
- ✓ Services offered
- ✓ Disability type
- ✓ Languages spoken
- ✓ Provider type
  (EN, Workforce EN, VR or PABSS)

Q&A

How To Get Started

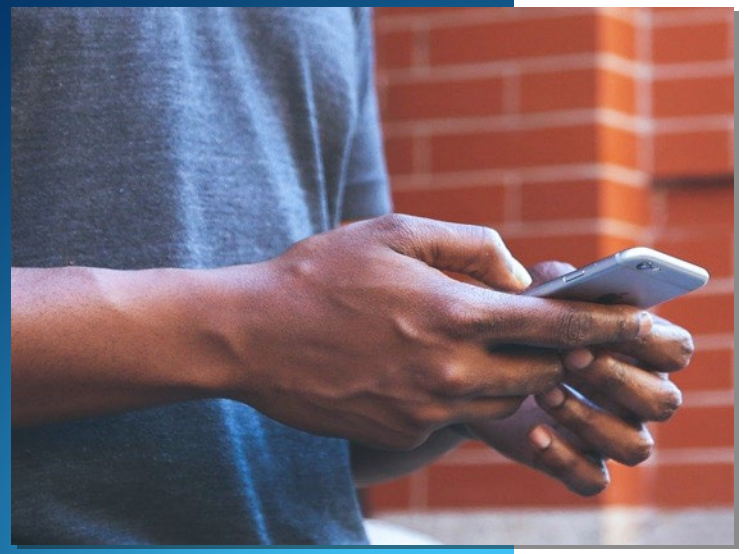


Social Security's Ticket to Work Program has resources ready to help you get started!

Call the Ticket to Work Help Line
1-866-968-7842
1-866-833-2967 (TTY)

Visit Our Website
choosework.ssa.gov

Use the Find Help Tool
choosework.ssa.gov/findhelp



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 TicketToWork@ssa.gov.

TICKET to Work

WISE

Work Incentive Seminar Event

Join Us for Our Next WISE Webinar!

Debunking the 3 Biggest Myths About Disability Benefits and Work

September 17, 2025
3:00 p.m. – 4:30 p.m. ET

REGISTER ONLINE

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