

**April 29, 2015, Facebook Q&A Event on Working From Home and Self-Employment**

Question:	Answer:
<p><b>Facilitator:</b> Welcome to today's live Ticket to Work Facebook Q&amp;A. We hope we're able to answer all your questions about self-employment and entrepreneurship, and can't wait to get the conversation started.</p> <p>Also, anytime during today's event – feel free to ask questions, comment, share, and Like posts!</p>	
<p><b>Facilitator:</b> We're going to begin by reminding everyone to be courteous and be mindful of personal privacy.</p> <p>Please do not include personally identifiable information, such as Social Security numbers, phone numbers, addresses, or e-mail addresses in your comment. The Page administrators reserve the right to remove comments that may be construed to reveal any personally identifiable information. Comments that include profanity, personal attacks or content deemed offensive or inappropriate by the Page administrators will also be removed. Your participation indicates acceptance of these terms which can also be found in our Info Tab. Thank you for your cooperation!</p>	
<p><b>Facilitator:</b> Now, please join us in welcoming our featured guests.</p> <p>Colleen Moynihan is the director of New England Business Associates' Business Development Center, which provides an innovative approach to assisting people with disabilities and/or employment barriers in starting their own business. Colleen specializes in assisting people with the planning and implementation of their business concepts.</p> <p>Paula Vieillet is the CEO of Employment Options and is a Nationally Certified Vocational Evaluator helping people with physical, mental and emotional challenges find suitable jobs for more than 20 years. Employment Options is an Employment Network, and focuses on work-from-home opportunities. Paula is nationally recognized as a consultant, well-known speaker and has consulted with Social Security on their Ticket to Work Program.</p>	

<p><b>Facilitator:</b> Kendra Berry is the Supervising Community Work Incentives Coordinator with Indiana Works and provides benefits counseling to individuals aged 14 to retirement, helping them understand how work and earnings may impact their Supplemental Security Income (SSI), Social Security Disability Insurance (SSDI), health care, and other public benefits. They will respond to your questions and share their expertise. Ok, let's begin!</p>	
<p><b>Facilitator:</b> Please feel free to leave your questions on our Page or in the comments below as we get started.</p>	
<p>Q1: Do you all know of any job opportunities for the disabled that are online, text-only based? In the Webinar I attended last time, extra equipment was needed for the suggested jobs. I can communicate on behalf of companies and people rather well, but due to my disabilities, I need to self-pace and work from home.</p>	<p>A1: Hi, More and more we are seeing some chat only jobs and writing positions on the Internet. The chat only jobs are sporadically advertised and are usually jobs that have set hours. There are some websites that look for bloggers and writers on a self employment basis. These 1099 jobs do not have set hours usually, but are often temporary jobs. Not sure what equipment you need, but much of the equipment can be purchased at bargain prices at thrift stores.</p>
<p>Q2: I have been having trouble finding someone to set up a web site for me so I can sell my art work. Where can I find someone to set this up for me ?? What little know about computers I taught myself. I know very little. Thank you.</p>	<p>A2: There are a lot of places to find assistance! One of your options is to contact your local Vocational Rehabilitation. They can connect you with someone to assist you in setting up your website, and starting a business to sell your artwork! You can also contact an Employment Network! You can visit <a href="http://www.choosework.net">www.choosework.net</a> and click on your state to find information on Vocational Rehabilitation and information on Employment Networks in your area, or call the Ticket to Work at Call 1-866-968-7842(V) or 866-833-2967(TTY) M - F 8:00 AM - 8:00 PM EST to request information.</p>
<p>Q3: why does it seem like the outlets like small business associates have not secured the proper funding for loans yet grants for small business start ups for self employment goals. for people with disabilities.</p>	<p>A3: The monies available for start businesses is a challenge across the board as most lender require a business be able to document they have been in business for at least 2 years and have a certain level of revenue. For some Ticketholders starting a business, writing a PASS may be the only option to get started. The other option is using one's credit card and that is not always an option.</p>

<p>Q4: I would love to work from home.... trouble is.. I have an iMac - and I have yet to find an employer that is Apple friendly.</p>	<p>A4: Hello there! Thank you for your question. The majority of the employers in the Work at Home industry do require a Windows based system overall. There are a select few (very rare) that do allow a Mac system, but the jobs are mainly asking for Windows based systems in order to work properly with the employer's own software. The Employment Network or agency that helps place you in the position receives the computer requirements from the employers themselves. You can contact an Employment Network in the program who specializes in Work at Home to guide you.</p>
<p>Q5: Can I work from home if I am service connected disabled with the military ? Is there a program or resources that I can use to help me to get started?</p>	<p>A5: Hello, thank you for your question. The Ticket to Work program does offer free assistance in finding Work at Home jobs with the help of a certified agency in the program. There are agencies that specialize in just Work at Home. The Ticket to Work program is for those who receive SSDI or SSI non retirement disability benefits. If you receive those specific benefits you can visit this site @ <a href="http://www.chooseworkttw.net/findhelp/">http://www.chooseworkttw.net/findhelp/</a> to find specific agencies that specialize in Work at Home.</p>
<p>Q6: Deborah Adams Hello,How are wages for self-employment reported?</p>	<p>A6: Earning from a business are reported on form SSA-1398 quarterly to the local SSA office. This form asks for monthly total revenue and operating costs for each month of that quarter. If Ticketholder is working with an EN this form needs to be sent to the EN too. At the end of the year the business owner must file taxes and complete a Schedule C showing all revenue and business expenses for the year. SSA uses both forms of information for tracking self employment earnings. The tax return should be sent to the EN as well.</p>
<p>Q7: How many months can you work? Already registered for Ticket to Work Program..On S.S.D.</p>	<p>A7: It's a great idea to use your Ticket to Work! It provides you with protection from Continuing Disability Reviews through Social Security, and gives you access to assistance from Employment Networks and other agencies. You will still be able to choose who you work for, but will have additional assistance if you need it. To learn more, and choose if you want to assign your Ticket to Work, contact 1-866-968-7842(V) or 866-833-2967(TTY) M - F 8:00 AM - 8:00 PM EST</p>
<p>Q8: I'm a disabled RN have done all sorts of nursing but also telephonic case management which now they have some in home positions. They are few and far between. Is there any incentive for the employers to utilize SSDI Choose Work disabled list of available people? How could we can on a lost? is there a list available of those opportunities by areas of the country? I cannot relocate but as it is a telephonic/online position you could live anywhere to service the employers' needs.</p>	<p>A8: Virtual RN's is one of the fastest growing work at home occupations. While there are incentives for employers to hire people with disabilities, the majority of employers are more interested in making sure that you can do the job. You definitely want to get employment services with an EN that specializes in work from home. Some even specialize in virtual RN's! You can call the Ticket to Work Help Line at 1.866.968.7842 OR 1.866.833.2967(TTY) to request an EN list.</p>

<p>Q9: I'm very interested in starting my own Business how do I go about doing that with Social Security?</p>	<p>A9: To get started, call the Ticket to Work helpline at Call 1-866-968-7842(V) or 866-833-2967(TTY) M - F 8:00 AM - 8:00 PM EST to assign your Ticket. The next step is to decide on a business goal, and create a business plan. Once you have your business started, it will be important to track your Net Earnings from Self-Employment, or NESE. This is what Social Security will be looking at to determine your income. You should contact your local Work Incentive Planning and Assistance project, or WIPA. They will help you understand the work incentives available as you begin your business, and assist with explaining how to report your earnings. You can find your local WIPA at <a href="http://www.choosework.net">www.choosework.net</a>, or by calling the Ticket to Work Helpline!</p>
<p>Q10: How do you find out what companies offer at home opportunities</p>	<p>A10: Hi Deborah, If you are currently receiving SSI or SSDI, your best bet for finding work at home jobs is to assign your ticket to work to an EN that specializes in work from jobs. A virtual EN often has direct recruiting connections with virtual employers. They can help you get the job that is the best fit for you. If you are not receiving disability, there are several reputable work from home job boards like <a href="http://workersonboard.com">workersonboard.com</a>, <a href="http://WAHM.com">WAHM.com</a>; <a href="http://workplacelikehome.com">workplacelikehome.com</a> that list available jobs with reputable companies. Please remember that the Ticket program is available for Social Security disability beneficiaries age 18 through 64.</p>
<p>Q11: Is there any long term self-employment help from SSA or will we have to go to SBA for help? Also, is there a monetary limit on getting equipment and/or certification? Thanks for answering my questions.</p>	<p>A11: Social Security does not provide help, per say, but you can contact the Ticket to Work helpline at Call 1-866-968-7842(V) or 866-833-2967(TTY) M - F 8:00 AM - 8:00 PM EST! The helpline will be able to connect you with agencies such as Vocational Rehabilitation or an Employment Network, who can assist you with getting your business started, and connecting with resources in your community. You can also contact your local Work Incentive Planning and Assistance Project, or WIPA, who will be able to help you understand the work incentives available through Social Security and how to report your self-employment</p>
<p>Q12: I would love to work from home but I'm very skeptical about finding a company that is legitimate. How can I be sure that I'm not being scammed?</p>	<p>A12: Hello Brenda, thank you for your question! The great thing about Ticket to Work is that you can work with a certified agency for free that specializes in Work at Home and they partner with legitimate employers in the Work at Home industry who they have long standing partnerships with. The employers send the Employment network the jobs they need filled. You can go to <a href="http://www.chooseworkttw.net/findhelp/">http://www.chooseworkttw.net/findhelp/</a> to find agencies that provide Work at Home job placement and contact them for help!</p>

<p>Q13: I want to work from home. I have internet but no computer. Could you help me with one?</p>	<p>A13: Hi Kimberly, All of the legitimate work from home jobs that I know about require the use of the internet and a computer. Some companies provide the computer once you are hired. Some people will go to the library to apply. You can also go to your State Department of Vocational Rehabilitation as they may be able to help you with your home office set up.</p>
<p>Q14: Where would I find a list of available jobs?</p>	<p>A14: While the Ticket program does not list available jobs, we can connect you with service providers, like Employment Networks that can help you job search. If you are a SSDI and/or SSI recipient you can use our Find Help tool (<a href="http://www.choosework.net/findhelp">www.choosework.net/findhelp</a>) to identify a service provider who can provide this service along with other employment support to help you find a job.</p>
<p>Q15: I to would love to attend as I have tried the Ticket To Work program awhile ago but couldn't even start due to disabilities. I would love to think I could make some money at home, it would so help, but I have only run into those scams on the internet, you know work at home make 4,000/day! I don't think so.</p>	<p>A15: Thanks for your comment. We understand your concern because people do need to be careful about so-called "business opportunities" that they read about on the Internet. The Ticket to Work is a Social Security program, now in its 15th year, and all service providers are reviewed to ensure that they are qualified to provide the services beneficiaries need to meet their employment goals. If you are ready to learn more about the Ticket to Work program, we recommend that you contact the Ticket to Work Help Line toll free at 1-866-968-7842 (TTY 866-833-2967), Monday through Friday between the hours of 8:00am and 8:00pm Eastern Time. Or, you can visit the Ticket website at <a href="http://www.chooseworkttw.net">www.chooseworkttw.net</a> and find a service provider at the "Find Help" tab..</p>
<p>Q16: Does the program provide any kind of training that you can receive that will help you in being able to obtain a job. Thanks for your help in this matter.</p>	<p>A16: The Ticket to Work program is perfect for you! You can call the Ticket to Work helpline at Call 1-866-968-7842(V) or 866-833-2967(TTY) M - F 8:00 AM - 8:00 PM EST and request contact information for your local Vocational Rehabilitation. They can assist you with interest testing, as well as training or furthering your education to reach your employment goal!</p>
<p>Q17: Can you explain "writing a PASS"?</p>	<p>A17: A PASS is a Plan to Achieve Self Sufficiency and is designed to assist individuals receiving SSI benefits to set aside monies for purchasing a home, obtaining education and starting a business. These endeavors are considered key to becoming self sufficient. In all situations the individual will be setting aside the money needed and the total amount is not included when determining assets owned. The Ticketholder must demonstrate their ability to continue to cover monthly living costs even as they are setting monies aside for funding the purpose of their PASS. Assistance in writing a PASS is recommended and that support can be had from local WIPA or an EN or VR.</p>

<p>Q18: Are there any programs that help with obtaining materials needed, ie... computer and printer? AND... I missed the webinar offered last week for those of us on disabilities who are interested in becoming trying to become self employed from home. Will it be offered again? I need more information pertaining to the insurance coverage/medication coverage, I would have to make a lot of money to cover my medication alone if that I no longer receive it once I began working...if I did. and #3. is there any training program to help us with becoming certified in anything? I once saw that there was a microenterprise program for low income women wanting to start businesses...do you guys have anything like that??? Thanks for answering my questions! Look forward to hearing from you.</p>	<p>A18: You can view the past webinars at <a href="http://www.edi.cornell.edu/m-wise-webinars.cfm">http://www.edi.cornell.edu/m-wise-webinars.cfm</a> and it will be available in a couple weeks! Vocational Rehabilitation can assist with training and setting up your business, but can only assist with one thing at a time i.e. training first, then starting a business. If they are assisting you with starting your business, then can help you to attain the items necessary. You should also contact your local Work Incentive Planning and Assistance, or WIPA. They can help you to understand the work incentives available to you, such as Extended Medicare and Medicaid Buy-In programs! They can also assist with connecting you to other programs to save money for your employment related goals.</p>
<p>Q19: I have a question about, what if the person is 66 years old and wants to go back to work, but has Rheumatoid Arthritis and on disability or has crossed over to regular social security already, who do they contact to go back to work</p>	<p>A19: Hi Theresa, Because you are at the age of retirement, you are no longer eligible for the Social Security Ticket to Work program. There are some senior employment programs that can help you get back to work. Check out AARP and Senior Service of America. You can also call 211 to find local employment programs that can help you.</p>
<p>Q20: I am a License Child Care Provider for over 18 plus years. But I no longer want to work out of my home. How would I go about finding a grant to help me open a Childcare Business in Riverside CA?</p>	<p>A20: The first step is to write a business plan. Funders require a business plan. Most funders require the business be able to document having at least 2 years experience running business. Grants for businesses are rare, t If you are receiving disability benefits, the SSA PASS may be the best option for what you are trying to do. Contact your local WIPA for assistance in wiritng a PASS. The business plan will assist you in determining exactly how much money you need and documents why the money is needed.</p>
<p>Q21: Hello my name is Beatrice and I was wondering what type of information technology work-from-home jobs are available for people with disabilities?</p>	<p>A21: Hello Beatrice, thank you for your Work at Home question! There are multiple agencies in the Ticket to Work program that specialize in Work at Home so there are actually a multitude of employers and types of jobs for Work at Home. However, there are usually 'general' mininum requirements that many Work At Home employers often look for. The best thing to do would be contact a Ticket to Work EN or agency that specliaizes in Work at Home by going to <a href="http://www.chooseworkttw.net/findhelp/">http://www.chooseworkttw.net/findhelp/</a>. Here are a few common requirments: High School Diploma/GED; Able to work a set schedule which often includes weekends &amp; full-time training hours; Strong computer navigation skills (move between multiple windows and programs); Type at least 25 words or per minute ; Existing High Speed Internet service (no Wireless); Quiet noise free home office space, free of distractions and a clear speaking voice.</p>

<p>Q22: my question is where exactly do I apply to work for ssa? I live in WI. I would like the opportunity to actually apply w/in the administration. I have yet to find it. I would like to be a Representative for SSA and help clients w/forms to apply for disability, and I speak spanish. Thank You</p>	<p>A22: HI Rose, The listings for federal employment can be found at <a href="http://www.usajobs.gov/">www.usajobs.gov/</a></p>
<p>Q23: How can I find a job I can do at home? I worked as a computer chat agent for Verizon, loved the work but due to health I can not drive, really want to work and feel I have a purpose.</p>	<p>A23: Hello Jackie, thank you for your question! Ticket to Work does offer free assistance in finding Work at Home employment.! The Work at Home industry is really growing and there are a variety of Work at home positions from entry level to advanced in multiple types of industries. The first step would be to find a Work at Home Employment Network (EN) or agency that specializes in this. They partner with employers nationally and can screen your qualiifications and also review your previous work history. You can visit the main website and look for agencies by going to: <a href="http://www.chooseworkttw.net/findhelp/">http://www.chooseworkttw.net/findhelp/</a> or call the Ticket to Work Main help line at 1-866-968-7842 / 866-833-2967 (TTY) Monday through Friday from 8:00AM - 8:00PM EST. You can also google Ticket to Work Work at Home.</p>
<p>Q24: Haston Been interested in working from home as I can. Very disabled, but I don't trust at home jobs listed online and they pay so little and are inconsistent. I work with OVR blind services for adaptive equipment (although vision better and not many limitations there anymore) but multiple other complications, ups and downs, frequent hospital stays. Need a flexible job. Need help covering my supplements at \$200/month (so would like to earn at least that much...tight budget) and would like to move into section 8 someday. I'm 37 and still living with parents.</p>	<p>A24: Given the challenges that you describe, have you considered the possibility of starting a business? You may have some skill or interest that lends itself to starting a business that can use social media to market your product or service. A business plan is the first step. This will assist you in determining what might work and what level of income can be earned. Go the <a href="http://www.Choosework">ww.Choosework</a> to locate an EN that can assist you in making this determination.</p>
<p>Q25: Are there any resources for caretakers or family members caring for beneficiaries?</p>	<p>A25: Hi Leigh, We posted some resources on the Choose Work Blog at <a href="http://www.chooseworkttw.net/blog/giving-thanks-for-caregivers-resources-for-those-who-support-people-with-disabilities-">http://www.chooseworkttw.net/blog/giving-thanks-for-caregivers-resources-for-those-who-support-people-with-disabilities-</a> You may also want to check out <a href="https://caregiver.org/">https://caregiver.org/</a> for more information.</p>
<p>Q26: Will SCORE help me get started with a business plan?</p>	<p>A26: SCORE is an excellent resource for assistance in writing a business plan. There is at least one SCORE office in every state of the union, there is no cost, and the best service is that once the plan is written ther is a Mentor available to assist the new business owner in implementing the completed busienss plan. Another free resource in every state is the state's Small Business Development Center, SBDC. Google SCORE or SBDC to finde the closest location for this service.</p>

<p>Q27: Is this "PASS" available to those receiving SSDI?</p>	<p>A27: A Plan to Achieve Self-Support, or PASS, is available to SSDI recipients who are able to become eligible for SSI. That means you would have to set aside enough of your SSDI and/or earnings to qualify for SSI, and show that you can live on what you receive from SSI i.e. being able to maintain your living standards and pay your bills with only \$733 per month for an individual. PASS is a great tool, but you need to carefully consider whether it may be right for you.. A Work Incentive Planning &amp; Assistance organization, or WIPA, can provide you counseling on how to take advantage of PASS. Find your nearby WIPA using the Find Help tool at <a href="http://www.choosework.net/findhelp">www.choosework.net/findhelp</a> or call the Ticket to Work Help Line at 1.866.968.7842 OR 1.866.833.2967(TTY).</p>
<p>Q28: If I have a job working from home and have to go to frequent doctor's appointments, how can I explain that to my employer?</p>	<p>A28: Most work from home jobs are just like any other job that you go to and maybe even stricter for attendance and they will not allow you to miss work for appointments. Almost all of the legitimate, call center work from home companies that I know require 100% attendance during training. It is best to try to schedule your doctor's appointments when you are not scheduled to work. Depending on your background and education, you may be able to find a professional level job that has more flexibility. You could also possibly consider a self-employment type of job that would be more flexible.</p>
<p>Q29: I am interested in working from home and am concerned about health insurance? Can you tell me how it would work?</p>	<p>A29: Hello there, thank you for your question! If you are on SSDI or SSI and use your Ticket to Work to return to the workforce, there are many built in 'work incentives' that protect and allow you to keep your Medicare and Medicaid as you gradually return to work and test the waters. Even if you start a job, you get to keep your Medicaid and Medicare for some time. This is a great work incentive! You can learn more about these incentives at <a href="http://www.chooseworkttw.net/about/work-incentives/index.html">http://www.chooseworkttw.net/about/work-incentives/index.html</a>. In addition, the Work at Home industry itself has many employers that also offer their own health benefits as part of their employee benefits packages. An Employment Network (EN) in the Ticket to Work program actually can assist you in both learning about Work at Home jobs and answer questions about your health benefits (Medicare/Medicaid) and also what employers offer health insurance.</p>



<p>Q30: I am interested in starting my own business but need to be sure that I have health insurance. Are there any resources that can help me learn about health insurance resources for people who are self-employed?</p>	<p>A30: The best resource for determining the impact on your health insurance status as your business develops is your local WIPA. Make an appointment with the Community Work Incentives Coordinator (CWIC) and discuss the impact your business earnings may have. For most SSA beneficiaries it takes several years before health insurance is an issue. As you get closer to needing a solution there is a national organization, Freelancers Union, that offers health insurance on a group basis for self-employed individuals across the country. Please call the Ticket to Work Helpline at 1.866.968.7842 OR 1.866.833.2967(TTY) to get more information or receive a referral to a WIPA.</p>
<p>Q31: Why is it that I signed up for the ticket to work program and got told me that I could earn up to a certain amount per month and I made less and they are now taking back an over payment so now I can't pay my bills now that I am longer working.</p>	<p>A31: Depending on if you're receiving SSDI or SSI, the work incentives are very different. The best thing to do is to contact your local Work Incentive Planning and Assistance, or WIPA, to learn what work incentives are available to you based on what state and federal benefits you are receiving. The other thing that is VERY IMPORTANT is budgeting. SSI is retroactive, meaning the check you receive in May is based on your earnings from March, and if you are not prepared for that, it can make it hard to pay your bills! If you have questions about your current situation, your best bet is to visit your local Social Security office to discuss your case and options you may have for repayment.</p>
<p>Q32: I am not physically disabled, but have autism and social anxiety. When I worked in offices, I was often yelled at for not doing my job properly even though I tried really hard. Would I be eligible for this program? Do I need to show a diagnosis?</p>	<p>A32: In order to qualify for the Ticket to Work program, you must be currently receiving SSI or SSDI and be between the ages of 18-64. If you have not applied for disability, you can go to <a href="http://www.ssa.gov/applyforbenefits">www.ssa.gov/applyforbenefits</a> and get your application started. Many people with your type of disabilities find that working at home is a great way to manage their 'disability related' issues in the workplace. It is a way to work, connect with others and avoid the social conflicts and anxiety that often arise in a traditional workplace.</p>
<p>Q33: How many hours can I work a week without losing my benefits?</p>	<p>A33: There is no quick answer for that! SSDI and SSI are very different programs, and have very different work incentives. You should contact your local Work Incentive Planning and Assistance, or WIPA. You can call the Ticket to Work helpline at Call 1-866-968-7842(V) or 866-833-2967(TTY) M - F 8:00 AM - 8:00 PM EST and they will put you in contact with your local WIPA. They will tell you how your earnings will impact not only your Social Security, but also Medicaid, Medicare, SNAP, HUD, any benefits you are receiving!</p>

<p>Q34: Hi, can you tell me what happens after completing the Ticket to Work Program? No one has actually said what it can do for me. Just more paperwork.</p>	<p>A34: The Ticket to Work program can help you access assistance to find the perfect job for you! Once you assign your ticket, either to an Employment Network or Vocational Rehabilitation, you will have access to assistance finding a job that is the perfect fit for you! You will have assistance creating a resume, practice interviewing, and even assistance on the job if needed! You will also be able to receive benefits counseling from your local Work Incentives Planning and Assistance, or WIPA. They will explain exactly how working will impact your specific state and federal benefits. The goal of the Ticket to Work Program is that you will find the job that is the perfect fit for you, and be able to become more self-sufficient. To assign your Ticket, call the Ticket to Work helpline at Call 1-866-968-7842(V) or 866-833-2967(TTY) M - F 8:00 AM - 8:00 PM EST!</p>
<p>Q35: I am curious if you want to start your own business how does that affect your monthly income from Social Security if you get disability.</p>	<p>A35: As with all forms of earning income, the Ticketholder must report their earnings to SSA. For the self employed individual that is done quarterly using form SSA-1398 and filing an annual tax return with a Schedule C. This is how SSA tracks the monies earned. It is important to submit quarterly earnings as the Ticketholder receiving SSDI and keep careful records to avoid receiving SSA benefit overpayments.</p>
<p>Q36: Do you help people find work that are not on SSI or SSDI? Somebody with a disability but not receiving benefits!!</p>	<p>A36: The Ticket program is only for SSDI and or SSI recipients. If you have a disability and are interested in participating in the program, you must first apply!</p>
<p>Q37: I am a preacher, and I am totally blind. Can I still do the ticket to work program? I preach at different churches. When I start getting paid to preach, How do I report it? RJ</p>	<p>A37: As an interim preacher you are probably being paid as a 1099 employee.....which is a form of self employment. This means you can deduct expenses directly related to going to different churches. To report these earning use form SSA-1398 and submit the information quarterly and file a tax return each year with a Schedule C. The quarterly report must be submitted to your local SSA office. It is always recommended that you meet with your local WIPA resource annually.</p>
<p>Q38: I am strongly urged by my DR to stay home. Am 60 yrs old and cannot wait 12 months for 1st SS payment. Besides, I want to work. Can this help me?</p>	<p>A38: The Ticket to Work program is for persons who are already receiving Social Security benefits because of a disability and are age 18-64.</p>

<p>Q39: I receive SSDI and I'd like to give working from home a shot. Do I need to go thru Ticket to work or can I try working with a reputable company and see if it works?</p>	<p>A39: Hi there, thank you for your question! If you receive SSDI, you most likely qualify for the help and free services of the Ticket to Work program already. The program has built in work incentives and safety nets if you use the program to return to work that you might not receive if you go about it alone. There are also special Employment Networks (ENs) or agencies in the program that specialize and partner with leading Work at Home employers and they can help place you with these reputable employers directly and also connect you to jobs that are legitimate and you won't have to worry about Work at Home scams either. These agencies in the program have long standing relationships with these Work at Home employers and the employers send their jobs to the Ticket to Work agencies to be filled regularly. You can find Work at Home agencies in the program by visiting the Main Website Help: <a href="http://www.chooseworkttw.net/findhelp/">http://www.chooseworkttw.net/findhelp/</a> or call 1-866-968-7842 / 866-833-2967 (TTY) Monday through Friday from 8:00AM - 8:00PM EST. An Employment Network in the program also provides assistance with many other areas such as benefits counseling, accommodations and post job follow-up.</p>
<p>Q40: I'm a single mom of a child with down syndrome and I'm trying to go to school. The private school that my son attends releases early and prevents me from being able to both work and go to school. Since this school specializes in children with down syndrome I do not want to put him in another school. Can Choose Work assist me, who does not have a disability, find a work from home job?</p>	<p>A40: Hello, thank you for your question! The Ticket to Work Program, (Choose Work) is a free national program for those that currently receive SSDI or SSI disability benefits and want to try to return work. (ages 18-64). If you do not receive those benefits currently, you would not qualify for the direct help of the program or its free services. However, there are great Work at Home resources that can provide you with legitimate Work at Home job leads. Many are updated daily. I would recommend any of the following : Workersonboard.com, WAHM.com, or Adventures of Working At Home.</p>
<p>Q41: Can direct selling work like Avon or am way coincide with TTW program or do you need to find a job through them? Also, when doing direct selling, are you considered an independent contractor and would need a 1099 form? Thanks</p>	<p>A41: Hi Meg, Not any two companies are alike. Some companies, like Avon, hire independent contractors or 1099 employees. It might be a good idea to talk to some Employment Networks prior to going to work. The Ticket program protects you and has strategies to help you succeed. Some Employment Networks specialize in self-employment and others specialize in work from home. To get a list of Employment Networks go to <a href="http://www.choosework.net">www.choosework.net</a>.</p>
<p>Q42: I need to make more than minimum wage. Are there opportunities to make a decent paycheck-like \$10.00 plus an hour?</p>	<p>A42: Absolutely! But earnings often depend on your skills, work history and education. The higher level of education you obtain, the higher your wages will be. Sometimes good jobs will start at minimum wage with anticipated raises. Negotiating starting salary is also an option. Many people do not know that when offered a job, you can ask for a higher salary. Doesn't always work, but worth a try. If you are currently receiving SSI or SSDI, many Employment Networks will do mock interviews with you where you can practice this skill.</p>

<p>Q43: Since I was granted only SSI, not SSDI in 2008, (signed up for the Ticket to work program approximately 2010) I have been unsuccessful finding and retaining employment, even working with Vocational Rehabilitation. My medical situation has gotten considerably worse, both physically and emotionally. What can I do to help my self earn money, or be evaluated for SSDI, Which I can't receive because I don't meet the income requirements.</p>	<p>A43: In order to be eligible for SSDI, you have to earn enough credits via working and paying into the system. If you are unable to work at this time, then you will not be eligible for SSDI. If you think you can work, and are interested in learning more about working at home, you can visit <a href="http://www.choosework.net">www.choosework.net</a> to view all of the Employment Networks in your area, and pursue self-employment. You can also call the Ticket to Work Help Line at 1.866.968.7842 OR 1.866.833.2967(TTY).</p>
<p>Q44: If you find a job that is a federal contract and our are eligible with SSDI and have exact experience but don't have an EN and it's in a different state, would there be a method to move to the state after applying and winning the job</p>	<p>A44: Obtaining employment under a federal contract has no impact on whether you are with an EN or not. THE Ticket program is applicable in all states on the same basis so your primary responsibility is to report your earnings monthly to the local SSA office in your area; being scrupulous about reporting any change in residence address as well. Once you have relocated, contact the local WIPA office to obtain support in monitoring your earnings to SSA benefit impact. Call the Ticket to Work Help Line to find your local WIPA at 1.866.968.7842 OR 1.866.833.2967(TTY).</p>
<p>Q45: Returning to work for individuals with mental health disabilities can be very anxiety provoking. There is a challenging balancing act which persons with depression, anxiety, bipolar, and PTSD must face daily when in the labor force or school. Work stress can worsen the symptoms of mental illnesses. How does ttw assist beneficiaries handle this stress, and what can you say about the apprehension of losing SSDI income if employment or self employment doesn't work out?</p>	<p>A45: There are some Employment Networks who specialize in assisting people with mental health disabilities! You can contact the Ticket to Work helpline at 1-866-968-7842(V) or 866-833-2967(TTY) M - F 8:00 AM - 8:00 PM EST or visit <a href="http://www.choosework.net">www.choosework.net</a> to learn which Employment Networks have experience working with people with your disability! When it comes to the fear of losing benefits if employment doesn't work out, there are work incentives to protect you! Expedited Reinstatement states that if you are unable to maintain employment due to your disability, but your benefits have stopped, you can request Expedited Reinstatement and your Social Security benefits will restart the next month while Social Security examines your case. That means you wont have to go through the application process or waiting period. To learn more about these work incentives, contact your local WIPA!</p>
<p>Q46: How do you go about getting into a position to work from home?</p>	<p>A46: Work at home is an increasing viable and available option for many disabled individuals. Many of the work at home jobs that we are seeing are customer service type jobs which require some experience with customer service, a computer, and landline. However there are other types of work from home jobs that you may qualify for depending on your work background and skills. I am increasingly seeing work from jobs for project managers, database and other technology positions. Many employers will accommodate you and allow you to partially work from home once you have learned the job. If you qualify for the Ticket to Work program, it is in your best interests to find an Employment Network that specializes in work from home jobs.</p>

<p>Q47: Can direct selling work like Avon or am way coincide with TTW program or do you need to find a job through them? Also, when doing direct selling, are you considered an independent contractor and would need a 1099 form? Thanks</p>	<p>A47: As an Avon distributor you are self employed. You may be a 1099 Independent Contractor, depending on your status with Avon. In all cases you must report your earnings to your SSA office quarterly using form SSA-1398. A yearly tax return is also required with a Schedule C. Both of these earning reports are used by SSA to determine earnings status. It is important to avoid receiving SSA overpayment benefits. To avoid this meet with your local WIPA person to monitor your earnings status and Trial Work Period situation.</p>
<p>Q48: How much r u allowed to make a month on ssi?</p>	<p>A48: Your SSI payment will vary depending on your earnings! The best thing to do is to contact your local Work Incentives Planning and Assistance, or WIPA. They will explain how Social Security will use your earnings to determine your SSI amount. Social Security counts less than half your earnings, and working will help you to become insured under SSDI!</p>
<p>Q49: My Dr urges retirement. I am 60. But live alone and cannot wait a year for 1st payment for house and bills. I am forced to work. How can this help me? Any work at home programs I find a scams or rip offs.</p>	<p>A49: Wanda, the Ticket to Work program is for persons who are already receiving Social Security benefits because of a disability and are age 18-64. Your state Vocational Rehabilitation Agency or Agency on Aging may be able to help you.</p>
<p>Q50: I am disabled because of a stroke in 2009, at age 63 but was denied disability from Social Social Security and forced to accept early retirement benefits which is not enough income to live on. From what I am reading here, it looks like I am out of luck, again to get help with TICKET TO WORK as a way to to earn the added money I need to have a decent life. I am computer literate but only able to type with one hand, is there any way I can get employment online? I worked with my hands all of my life and have my writing skills. I just turned 69 years of age and unable to work outside of my home.</p>	<p>A50: Hello there, The Ticket to Work Program is a free national program for those that currently receive SSDI or SSI disability benefits and want to try to return work. (ages 18-64). Unfortunately, you would not qualify if you are not receiving one of those benefits. However, there are many great Work at Home resources online that can provide you with legitimate Work at Home job leads. Many are updated daily. There are various types of Work at Home leads posted: I would recommend any of the following : Workersonboard.com, WAHM.com, or Adventures of Working At Home. Here are some resources also for those over 55 needing work: <a href="http://www.aarpworksearch.org/">http://www.aarpworksearch.org/</a> or <a href="http://www.seniorserviceamerica.org/">http://www.seniorserviceamerica.org/</a>.</p>
<p>Q51: If you make art or crafts and sell on ETSY or shows - how does that work w/ SSD - especially if not consistent income? Thanka</p>	<p>A51: Social Security is looking for substantial employment. If you are engaged in a hobby, such as making arts and crafts, and not making much money, this would likely be considered a hobby. To discuss this further, contact your local Work Incentive Planning and Assistance, or WIPA. They will help you determine if you are engaged in work or a hobby, and can help you understand how working will impact your benefits! Call the Ticket to Work helpline at Call 1-866-968-7842(V) or 866-833-2967(TTY) M - F 8:00 AM - 8:00 PM EST to be put in contact with your WIPA!</p>

<p>Q52: Sandra Ruse OBrien How much r u allowed to make a month on ssi?</p>	<p>A52: Your SSI payment will vary depending on your earnings! The best thing to do is to contact your local Work Incentives Planning and Assistance, or WIPA. They will explain how Social Security will use your earnings to determine your SSI amount. Social Security counts less than half your earnings, and working will help you to become insured under SSDI! Contact the Ticket to Work helpline at Call 1-866-968-7842(V) or 866-833-2967(TTY) M - F 8:00 AM - 8:00 PM EST to be put in contact with your WIPA!</p>
<p>Q53: Are there companies that have jobs available for people to use home computers, printers and phone service for persons home bound and unable to work outside their homes.</p>	<p>A53: There are literally thousands of legitimate work from home jobs available. Many of the cable companies and phone companies hire customer service reps who work from home. Many times a 3rd party will handle these call center operations. Of course you will need to meet their basic minimum requirements which often include the type of equipment you currently are using. If you are currently receiving SSI or SSDI, it is best to get help from an Employment Network that specializes in work from home employment.</p>
<p><b>Facilitator:</b> We're wrapping up our Q&amp;A on Facebook with Colleen, Paula and Kendra. If you have additional questions that we could not respond to today, we encourage you to visit our website at <a href="http://www.choosework.net">www.choosework.net</a> and to contact a specialist at the Ticket to Work Help Line at 1-866-968-7842 / 866-833-2967 (TTY/TDD) Monday through Friday from 8 a.m.-8 p.m. Eastern Time.</p>	
<p><b>Facilitator:</b> Thank you to everyone who participated today, including our guests! We hope you enjoyed the discussion. You can learn more about Employment Options at <a href="http://myemploymentoptions.com/">http://myemploymentoptions.com/</a> You can learn more about of New England Business Associates' Business Development Center at <a href="http://www.nebaworks.com/programs/self%20employment.htm">http://www.nebaworks.com/programs/self%20employment.htm</a></p>	