



Helping You Today *So You Succeed Tomorrow*

TICKET TO WORK

**Working for Yourself with Ticket to Work:
Achieving Financial Independence**



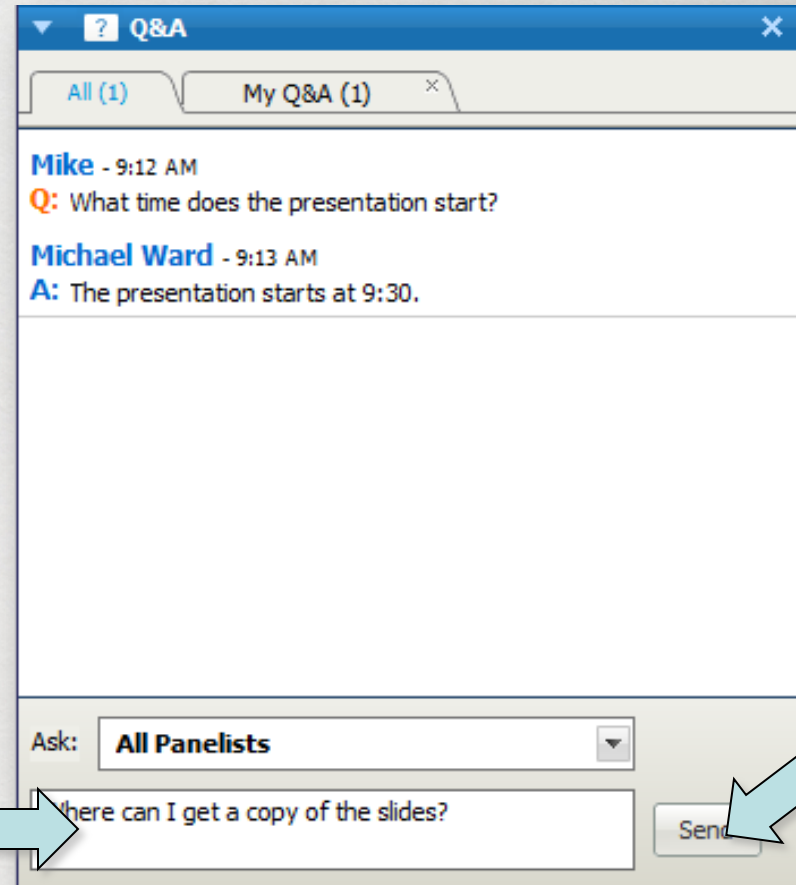
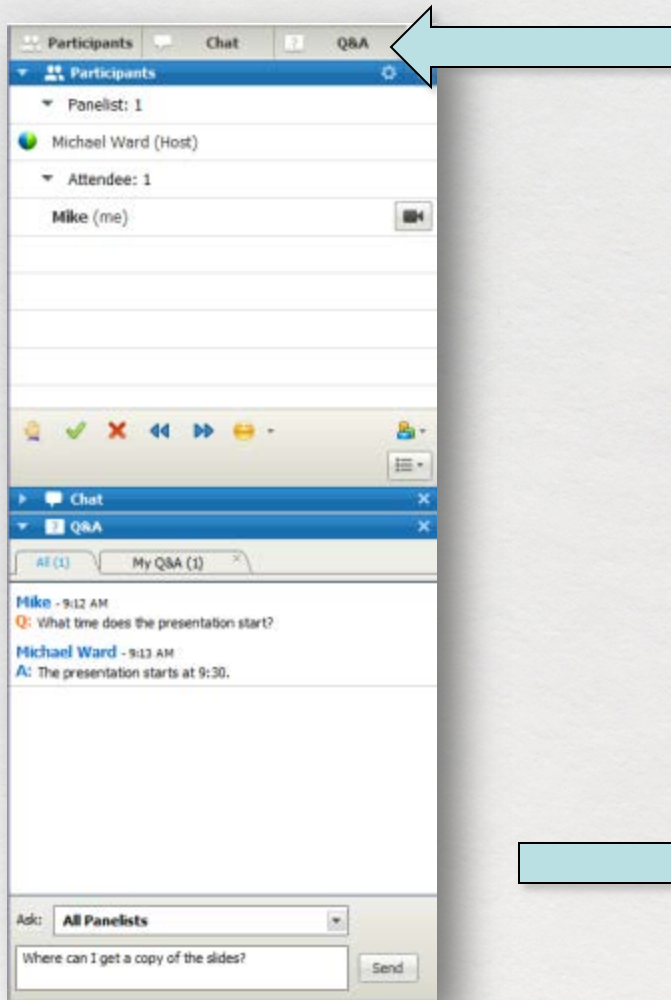
Work Incentives Seminar Event

Date: Wednesday, April 23

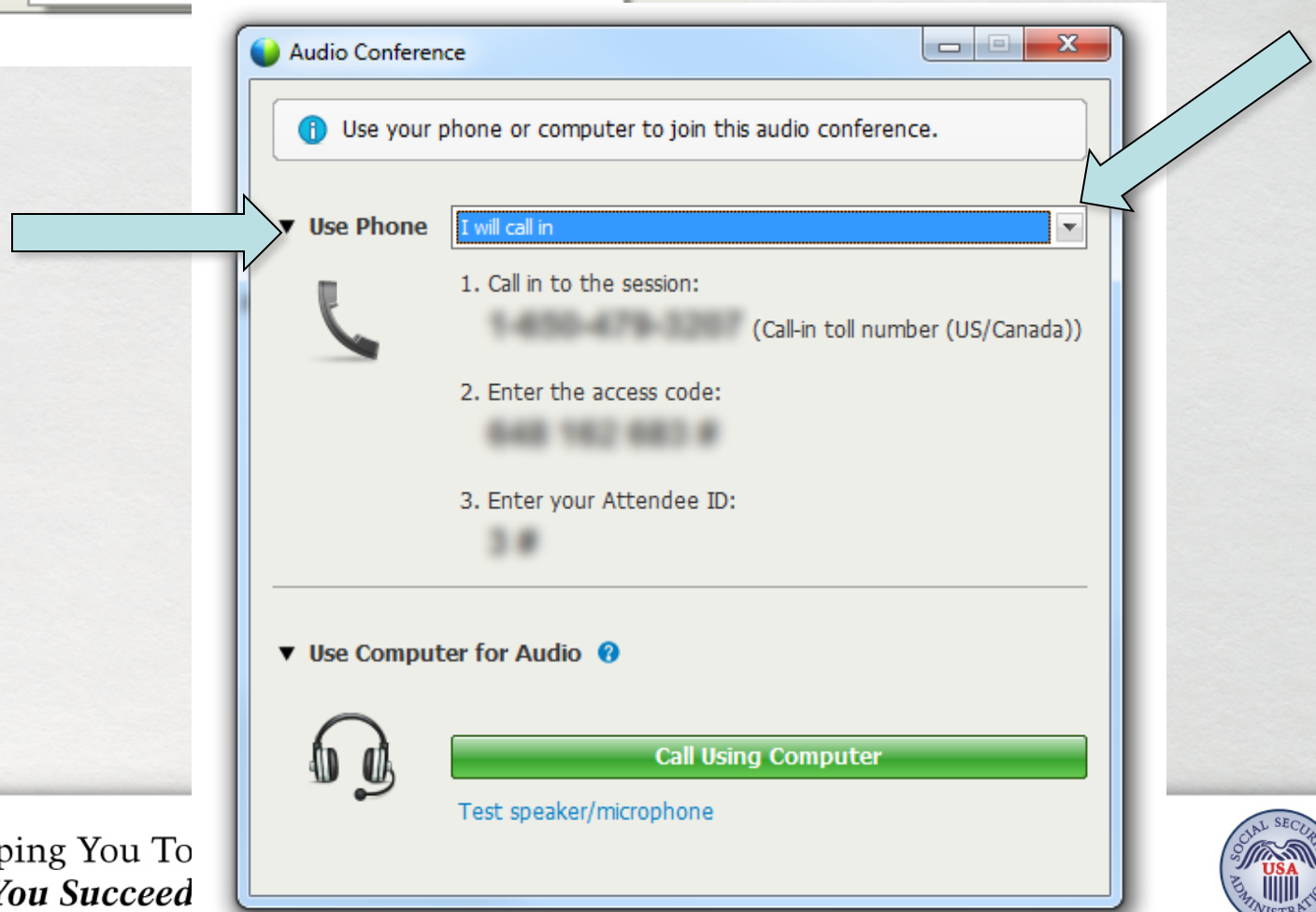
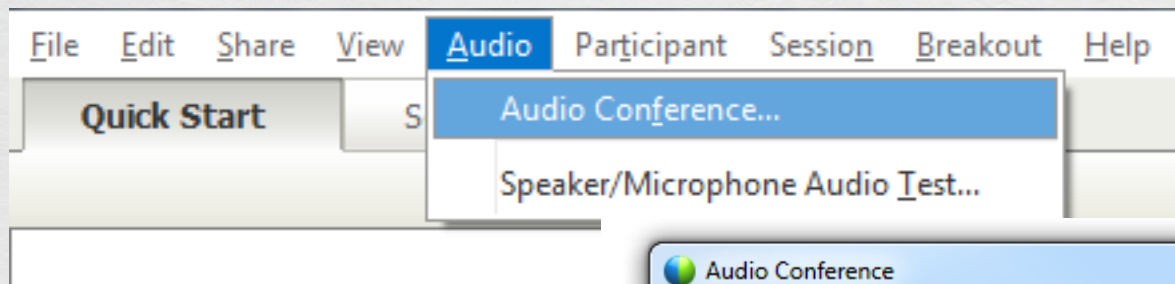
Time: 3:00-4:30 pm EDT



Adjusting Audio Mode



Audio and Questions Panels



Webinar Accessibility



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Webinar Accessibility

- Toll-Free number: 855-749-4750
 - Access code: 644-748-460
 - Closed captioning:
http://www.ilr.cornell.edu/edi/captions.cfm?activity_id=4756
- Webinar PowerPoint, accessible PDF, and text are located at the URL link you received in your WISE confirmation and access letter.



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Webinar Accessibility

- Webinar presentation, transcript, and audio recording will be available in approximately two weeks at:

www.ilr.cornell.edu/edi/m-wise-webinars.cfm

- Webinar question & answer period

During the webinar, submit your questions on the webinar “chat” or to

webinars@choosework.net

Anytime after the webinar day, email your questions to support@chooseworkttw.net



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Agenda

- **Welcome and Introduction**
Ray Cebula, Employment & Disability
Institute, Cornell University
- **Why Choose Self-Employment?**
Colleen Moynihan, New England Business
Associates
- **Factors to Consider When You Think about
Self-Employment**
Colleen Moynihan, New England Business
Associates
- **How Social Security Can Help with Your Self-
Employment Goals**
Djuna Mitchell, Social Security
- **Other Resources**
- **Questions and Answers**
Presentation Team

Why Choose Work?

- Earn more **income**
- Gain **independence**
- Learn new **skills**
- Meet new **people**



Why Choose Self-Employment?



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Why Choose Self-Employment?

Self-employment may be right for you if you want to:

- Meet your **work goals**
- Supply your own **accommodations**
- **Transition** from **benefits** to achieve **financial independence**
- **Seek opportunities** to work in new fields



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New England Business Associates Business Development Center



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What is New England Business Associates (NEBA)?



NEBA is an authorized Employment Network. You can find information on NEBA in the Find Help Tool at www.socialsecurity.gov/work.

NEBA's mission is to **enable** people with disabilities to be **fully** included in community life, primarily through employment.

Who Does NEBA Serve?



Individuals served have a wide range of **skills, abilities, and interests** and are between the ages of 15 and 68.

What is the NEBA Business Development Center (BDC)?



The NEBA BDC:

- Provides an innovative approach to helping people with disabilities **start their own businesses.**
- Offers **training** in developing a **business concept**, writing a **business plan** and **implementing** a business.

What is a Business Plan?



A **business plan** includes:

- a formal statement of **business goals**;
- the reasons the goals are believed to be achievable; and
- the **plan** for reaching those goals.

A business plan may also contain **background information** about the organization or team attempting to reach those goals.

How can the NEBA BDC Help with a Business Plan?

The NEBA BDC will help you:

- **develop** your business idea;
- **write** your own business plan;
- **implement** your business plan.



How does the NEBA BDC Help with Business Plans?



The NEBA BDC program covers **three parts** of a business plan:

- Three-year projection of how much your business will cost to run and how much you will earn
- Marketing plan for your product or service
- Service Corps of Retired Engineers (SCORE) review of the completed business plan

What are the NEBA BDC Participation Requirements?



- People can complete a business plan working directly with a **BDC instructor** or through the BDC's **online program**.
- People are accepted into the BDC based on the likely a business idea is to succeed and their commitment to the program's requirements.

What are the NEBA BDC Participation Requirements?



- If you are interested in writing a business plan with the support of the BDC you will need access to a **computer** and have an **email** address.
- Your computer must be able to create word processing and spreadsheet work compatible with **Microsoft Office** and **Google Docs**.

What are the NEBA BDC Participation Requirements?

- Your business plan must be completed within **60 hours or six months**, whichever comes first.
- If you do not complete a plan in time, **NEBA requires a review for ongoing support**.
- People whose plan is **incomplete at 12 months** without just cause will have to reapply to the program.



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BDC Program Statistics



Since 2009, the BDC has had:

- **194** inquiries
- **70** completed business plans
- **48** active businesses
- **23** jobs created
- **23** Tickets assigned

Meet
Some
NEBA
Stars!



Ken

Manufacturer 2011

Joe

Landscaper 2009

Maria

Lyme Disease Support 2013

Sue

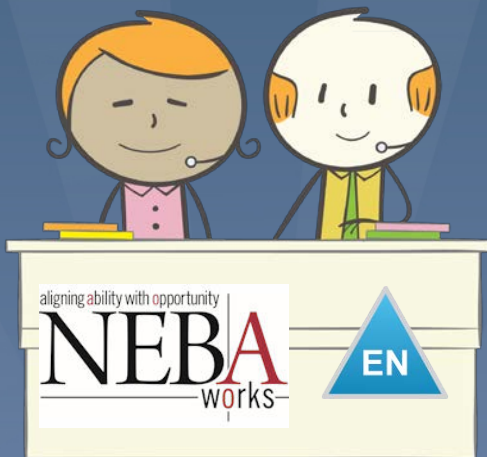
Retailer 2012



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Where to Get More Information on NEBA



Visit:

www.nebaworks.com

Email:

For more information about the BDC program, email BDC@nebaworks.com

Facebook:

www.facebook.com/pages/New-England-Business-Associates/349996517542



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How Social Security Can Help with Your Self-Employment Goals



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Meet Ben!

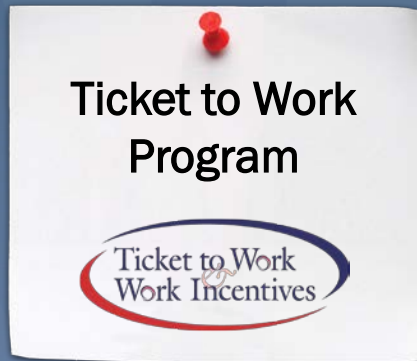
An Introduction to Ticket to Work



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What Is Ticket to Work?



Ticket to Work is a **free** and **voluntary** program to assist SSDI and/or SSI beneficiaries who have a disability go to work, enter the workforce for the first time, or increase their current work hours.

Our representatives at the **Ticket to Work Help Line** can help you understand how the program can work for you.

For more information, call:

1-866-968-7842 (V),
1-866-833-2967 (TTY)

Or visit **www.socialsecurity.gov/work**



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When You're Ready To Work



The Ticket to Work Program



If You:	Ticket to Work & Work Incentives Can:
Are ready to earn more money!	Help you improve your earning potential
Need the personal fulfillment that comes from working...	Provide the assurance and stability you need to feel confident while you pursue employment
Want to be able to get benefits back if your job does not work out because of your disability...	Put you on the fast track back to receiving benefits again
Are overwhelmed and do not know where to turn...	Connect you with the people, resources and services you need to develop a work plan



Good Jobs, Good Careers, and
a Better Self-Supporting Future



Ticket to Work and Self- Employment



Once you and your VR or EN service provider agree to your self-employment goal and plan, they can, for example:

- Help you with your **business development**
- **Support** you in your business
- Help you find **funding** to start your business.



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When You're Ready To Work



Building your Employment Team is the best way to begin. You have options to help you get started:

Speak with an expert at our Ticket to Work Help Line at 1-866-968-7842 (V) or 1-866-833-2967 (TTY).

Learn more about Ticket to Work, read our blog, and view, listen, or read real success stories at www.socialsecurity.gov/work.

Find an Employment Network (EN) that meets your needs or work with your state VR agency.

Stay connected to your Employment Team (Work Incentives Planning and Assistance Project (WIPA), Protection and Advocacy for Beneficiaries of Social Security (PABSS), EN, or state Vocational Rehabilitation (VR) agency as you explore your work options.

Work Incentives



Work Incentives and Self- Employment

- Social Security has several **Work Incentives** to make self-employment easier for you!
- Some Work Incentives are designed to help you get money, some help you with other expenses, and some let you earn and save more money.



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Work Incentives and Self- Employment



- If you receive SSI or become eligible for it, you could benefit from a **PASS** plan.
- A PASS allows you to **set aside** other income besides your SSI for a specified period of time so that you may pursue a **work goal**.
- When Social Security figures your SSI payment amount, they **do not count** the income that you set aside under your PASS plan.

Work Incentives and Self- Employment



A PASS can help you pay:

- To have a **business plan written**
- For **services to support** self-employment
- For business **equipment and transportation**
- For business **inventory**
- For other **goods and services** related to your work goal.

Work Incentives and Self-Employment



An EN, VR agency, social worker, or benefits specialist can help you set up a PASS that must:

- Be **in writing** and designed especially for you
- Identify a specific **work goal** that you are capable of performing
- Include a specific **timeframe** for reaching your work goal
- Show what income you receive (other than SSI) and how that income will be used to reach your **work goal**
- Be **approved and reviewed** periodically.

Work Incentives and Self- Employment

Impairment-Related
Work Expense



Social Security will **deduct** the cost of certain impairment-related items and services that you need to work from your gross earnings when we decide if you have reached **Substantial Gainful Activity** (SGA).



Work Incentives and Self- Employment

Impairment-Related
Work Expense



SGA is a **measure** of your earnings level.



- **Substantial** work means that you are performing significant physical or mental (or a combination of both) full-or part-time work activity.
- **Gainful** work means that your work is, or is generally considered, for pay or profit, even if you don't actually make a profit.

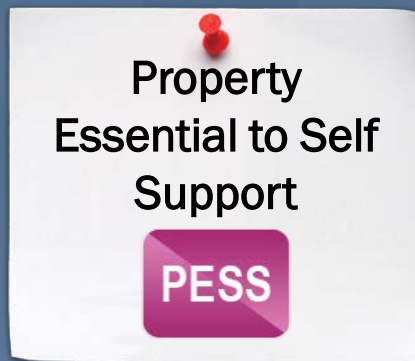
Work Incentives and Self- Employment



Social Security will deduct the cost of an IRWE when:

- The item or service **enables you to work.**
- You need the item or service **because of a physical or mental impairment.**
- You pay for the item or service and **are not reimbursed** by another source
(Medicare/Medicaid/insurance).
- The cost is **reasonable.**

Work Incentives and Self- Employment



- PESS allows you to save unlimited funds in a **small business operating account**.
- The dollar value of the equipment and tools needed for employment or self employment is **not counted** toward SSI/Medicaid resource limits (\$2,000 for single adult, \$3,000 for a married couple).

Work Incentives and Self- Employment



Unincurred
Business
Expenses

UBE



SSDI



SSI

Unincurred Business Expenses are

- Contributions made by **others**, at no cost, to your self-employment business effort.
- Examples are:
 - A VR agency gives you a computer to use in your graphics arts business
 - A friend works for your business as unpaid help
- For an item to **qualify**:
 - It must be an item or service that the IRS would allow as a legitimate business expense if you had paid for it; and
 - Someone other than you must have paid for it.

Work Incentives and Self- Employment



Unincurred
Business
Expenses

UBE



SSI

Social Security **does not deduct** unincurred business expenses from your earnings when your SSI payment amount is determined.

Work Incentives and Self- Employment

Medicaid and
Medicare



- Even if your **net*** income from your business is too much for you to get any SSI money, 1619(b) is a law that allows you to **keep** Medicaid benefits.
- New Medicare rules allows medical coverage to **continue** for you even if you are netting over the current SGA amount.

**Net income is the excess of revenues and gains of a business over expenses and losses over a given period of time.*

Other Resources

Ray Cebula



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Self- Employment Resources



Service Corps of Retired Executives (SCORE) is a nonprofit association dedicated to helping small businesses get off the ground, grow and achieve their goals through education and mentorship.

www.score.org



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Self- Employment Resources



American Job Center provides a single access to key federal programs and critical local resources to help people **find a job**, identify **training** programs, and **gain skills** in growing industries.

www.jobcenter.usa.gov



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Self- Employment Resources

Small Business Development Centers (SBDCs) provide assistance to small businesses and aspiring entrepreneurs. By supporting business growth, sustainability and enhancing the creation of new businesses entities, SBDCs foster local and regional economic development through job creation and retention.



www.sba.gov/sbdc



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Self- Employment Resources

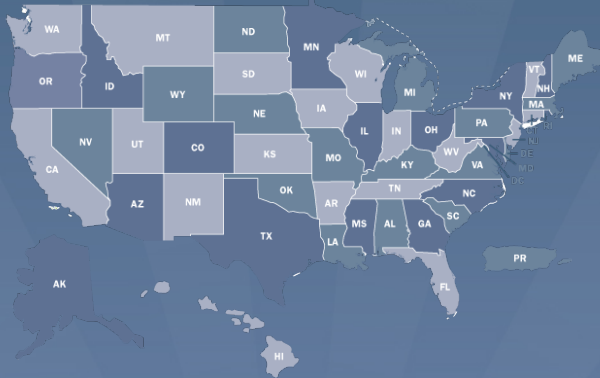
Community Development Corporations provide programs, offer services and engage in other activities that promote and support community development.



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Where to Get More Information



Visit: www.socialsecurity.gov/work to find your local Employment Network and other Ticket to Work and Work Incentives information.

Call:

Ticket to Work Help Line:

- 1-866-968-7842 (V)
- 1-866-833-2967 (TTY)



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Join Us for Our Next Webinar!

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TICKET TO WORK

**For People Who Have a Mental Illness:
Support on Your Journey to Employment**

Work Incentives Seminar Event

Date: Wednesday, May 28

Time: 3:00-4:30 pm EDT



Questions?



Like us on Facebook: <http://www.facebook.com/choosework>



Follow us on Twitter: <http://www.twitter.com/chooseworkssa>

Ticket to Work Help Line: 1-866-968-7842 (V) or 1-866-833-2967 (TTY)



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