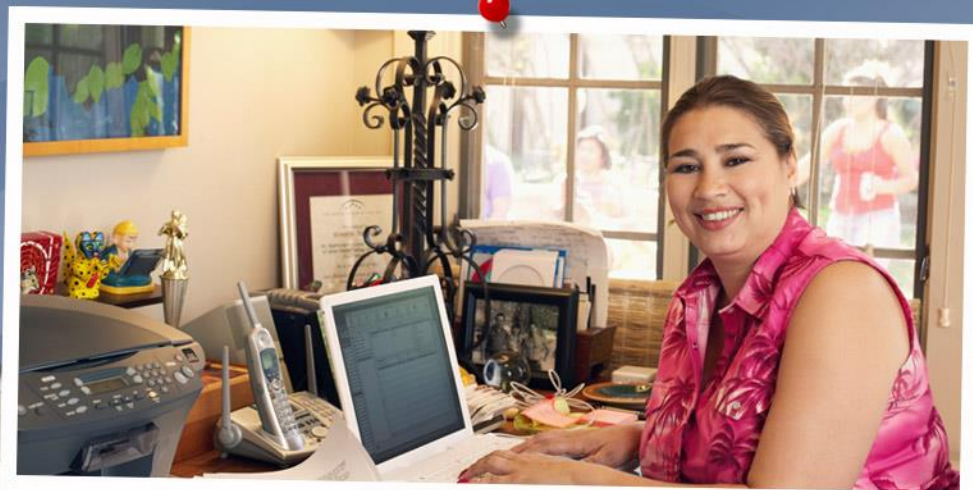




Helping You Today *So You Succeed Tomorrow*

TICKET TO WORK

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



Work Incentives Seminar Event

Date: Wednesday, April 22

Time: 3:00-4:30 pm EDT



Accessing Today's Webinar

Toll-Free number: 1-855-749-4750

Access code: 643-386-799

Webinar PowerPoint, accessible PDF, and text are located at the URL link you received in your WISE confirmation and access letter.

Webinar Accessibility

Real-Time Captioning

Real-time captioning is provided during this webinar.

Closed captioning:

http://www.edi.cornell.edu/captions.cfm?activity_id=5109

The captions can also be found in the Media Viewer panel, which appears in the lower-right corner of the webinar platform.

If you want to make the Media Viewer panel larger, you can minimize other panels like Chat, Q&A, and/or Participants.

The webinar presentation, transcript, and audio recording will be available in approximately two weeks at:

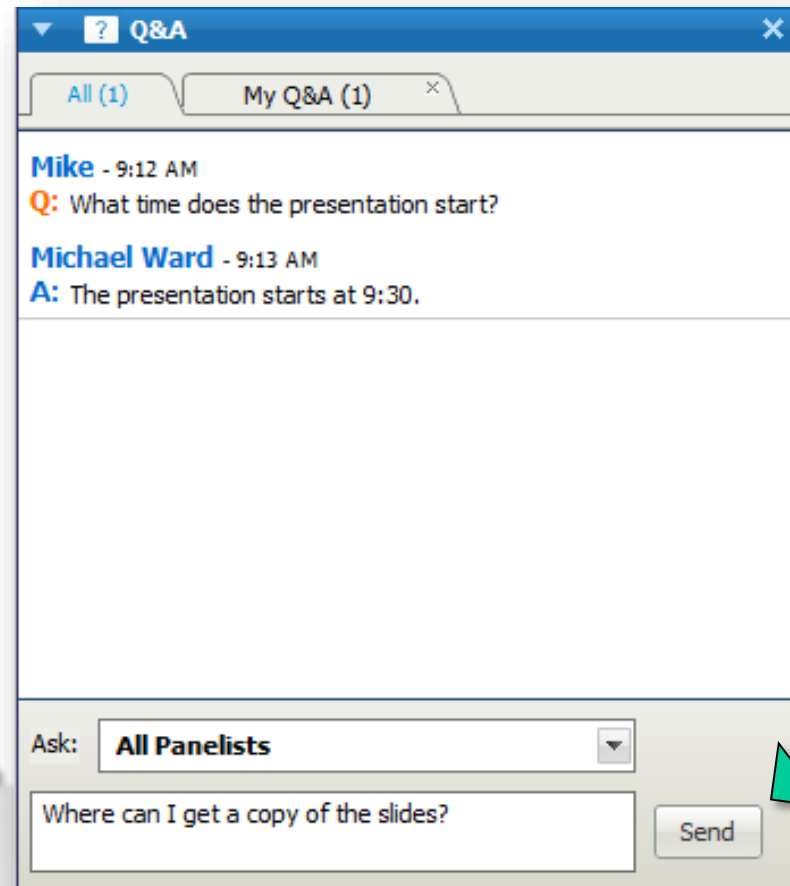
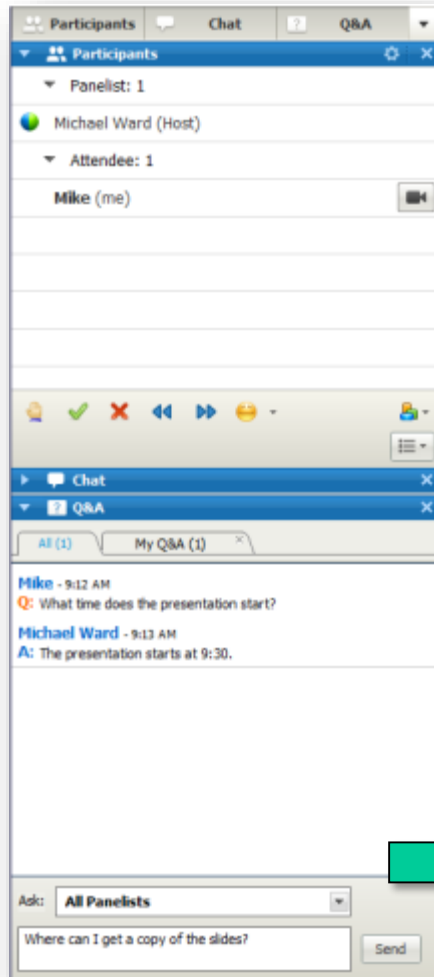
<http://www.edi.cornell.edu/m-wise-webinars.cfm>

Webinar Question & Answer Period

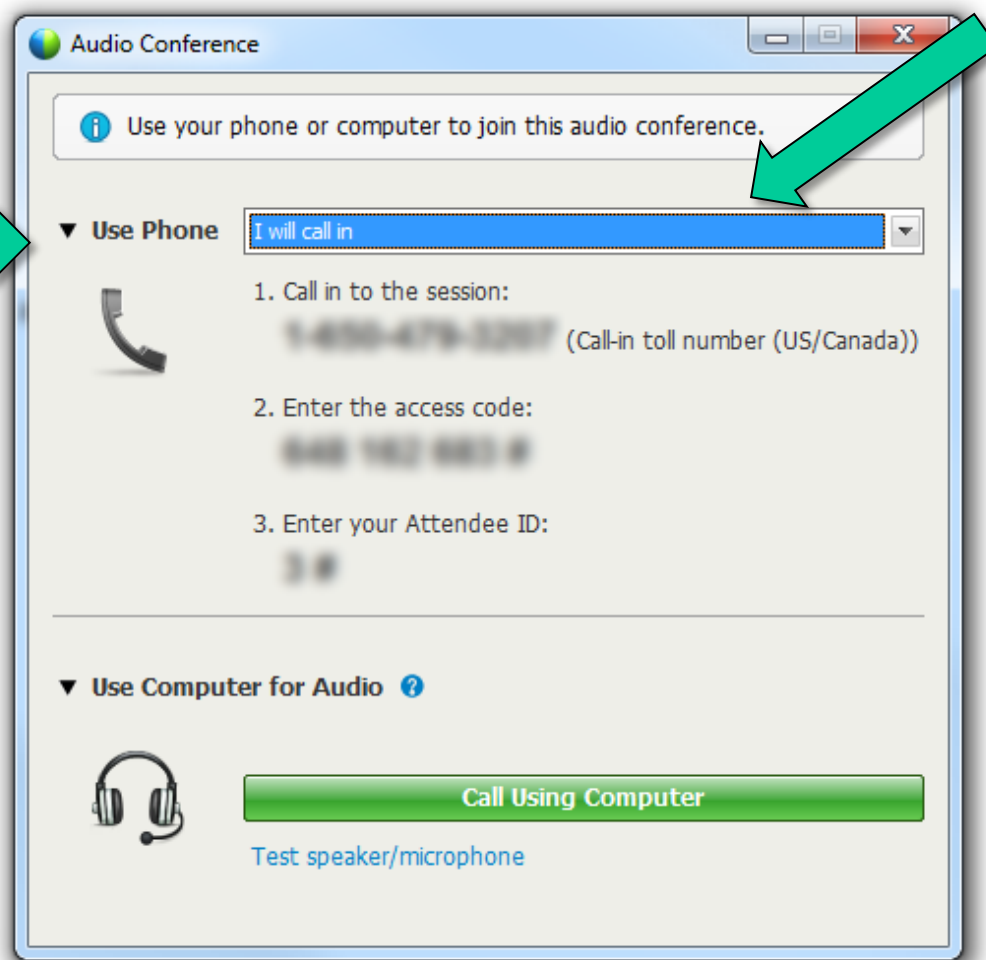
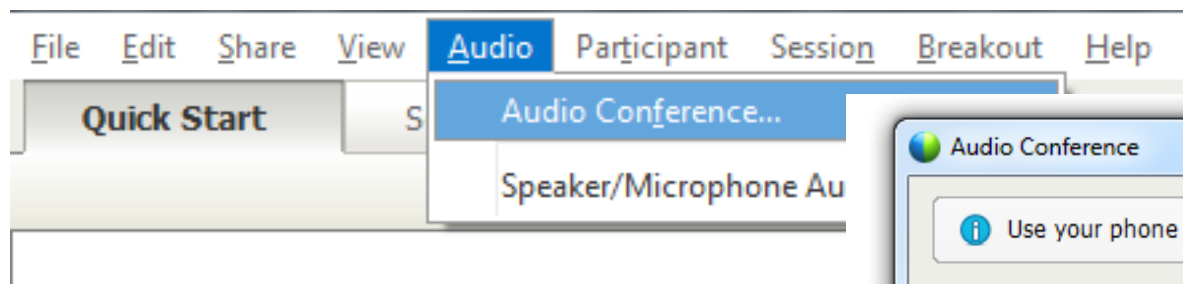
During the webinar, submit your questions on the webinar “question and answer box” or to webinars@choosework.net

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

Audio and Questions Panels



Audio and Questions Panels



Agenda

Welcome and Introductions

*Ray Cebula, Employment & Disability
Institute, Cornell University*

How Social Security Can Help You Succeed at Self-Employment: Ticket to Work and Work Incentives

Ray Cebula

Why Choose Self-Employment?

*Colleen Moynihan, New England
Business Associates*

New England Business Associates Business Development Center

Colleen Moynihan

Self-Employment Resources

Ray Cebula

Questions and Answers

Presentation Team

Social Security Disability Benefit Programs



Social
Security
Disability
Insurance

Social Security Disability Benefit Programs



Supplemental
Security
Income

Social Security Disability Benefit Programs



Social
Security
Disability
Insurance



Supplemental
Security
Income

Get to Know Ben



The Ticket To Work Program



Taking the Next Step

- Gathering information and resources is key to planning your journey toward employment.
- **Ticket to Work** and **Work Incentives** can help make your journey a smooth one.



Starting the Journey

Only you can decide if work is
the right choice for you.



Why Choose Work?

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



The Ticket to Work Program

- Supports career development for people with disabilities who want to work
- Is for Social Security disability beneficiaries age 18 through 64
- Is free and voluntary





Work Incentives

Work Incentives

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.



Work Incentives that Can Help with Self-Employment



Property
Essential for
Self Support



Unincurred
Business
Expense



Work Incentives: Property Essential to Self Support (PESS)



- 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 a single adult or \$3,000 for a married couple).



Work Incentives: Unincurred Business Expense (UBE)



Unincurred Business Expenses are

- **Contributions made by others**, at no cost to you, to your self-employment business effort.

Examples include:

- A Vocational Rehabilitation (VR) Agency **gives** you a computer to use in your graphic arts business; or
- A friend **works** for your business unpaid.



Work Incentives: Unincurred Business Expense (UBE)



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Work Incentives: Unincurred Business Expense (UBE)



For an item to **qualify**:

- It must be an item or service that the IRS would allow as a **legitimate business expense** if you paid for it; and
- **Someone other than you** must have paid for it.

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



Megan's Journey to Financial Independence

2008

Diagnosed with
clinical depression

2010

Connected with
an Employment
Network

2011

Successfully working.
Begins Extended Period
of Eligibility (EPE), and
cash benefits stop.

2013

Work ends during
EPE. Cash benefits
re-start without
new application.

2014

Started her own
small business



Why Choose Self-Employment?

Why Choose Self-Employment?

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

- Meet your **work goals**;
- Supply your own **accommodations**;
- **Save** on gas and transportation costs;
- Transition from **benefits to financial independence**; and
- **Seek opportunities** in different fields of work.

New England Business Associates Business Development Center



What is New England Business Associates (NEBA)?

NEBA is an authorized Employment Network (EN). You can find information on NEBA in the Find Help Tool at www.choosework.net/findhelp. There are many ENs that can help you with your self-employment goals!

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



Who Does NEBA Serve?

NEBA serves people with a wide range of **skills, abilities, and interests** who are between the ages of **18 and 60**.



What is the NEBA Business Development Center (BDC)?

The NEBA BDC:

- Provides an innovative approach to helping people **start their own businesses**; and
- 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 statement of **business goals**;
- The **plan** for reaching those goals;
- 3 year review of anticipated costs;
- 3 year view of projected income; and
- Information on business background and marketing strategy.



How does the NEBA BDC Help with a Business Plan?

The NEBA BDC will help you:

- **Develop** your business idea;
- **Write** your own business plan; and
- **Implement** your business plan.



How does the NEBA BDC Help with a Business Plan?

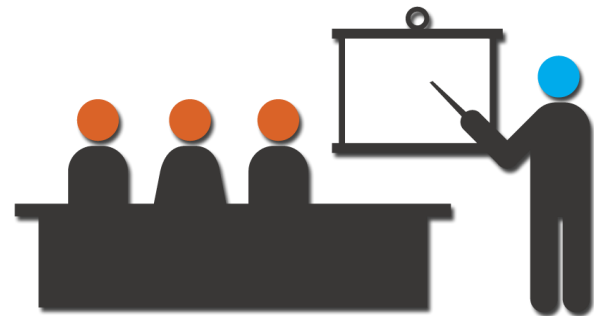
The NEBA BDC covers three parts of a business plan:

- **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; and
- **Service Corps of Retired Entrepreneurs (SCORE)** review of the completed plan.



What are the NEBA BDC Participation Requirements?

- People can complete a business plan working directly with a **BDC instructor**.
- People are accepted into the BDC based on **how likely a business 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**.



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 the 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.



How Many People has the NEBA BDC Served?

Since 2009

- 201 people have participated in the program;
- 91 plans have been completed;
- 23 are plans are currently in process;
- 25 jobs have been created; and
- 25 Tickets have been assigned.

Meet some NEBA Stars!

Leslie C

Accountant, Tennessee

Cheryl F.

Real Estate Stager, Nevada

John D.

Inventor, Massachusetts

Julie L.

Research Photographer, Illinois

Kim S.

HIPPA Consultant, California



Get More Information on NEBA!

- Visit www.nebaworks.com
- For more information about the BDC program, email ticket@nebaworks.com
- Follow NEBA on Facebook:
www.facebook.com/pages/New-England-Business-Associates/349996517542



Self-Employment Resources

Service Corps of Retired Entrepreneurs (SCORE)

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

Work Incentive Planning and Assistance (WIPA) Projects

WIPA projects offer benefits counseling and can help you learn about other Federal and State programs.



www.choosework.net/findhelp

American Job Center

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

american**job**center®

Many American Job Centers are also ENs!

www.jobcenter.usa.gov

Small Business Development Centers (SBDCs)

SBDCs provide **assistance** to small businesses and aspiring entrepreneurs.

By supporting **business growth**, **sustainability**, and **enhancing** the creation of new business entities, SBDCs foster local and regional economic development through job creation and retention.



www.sba.gov/sbdc

For More Information






Call the Ticket to Work Help Line:

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

Visit:

- www.socialsecurity.gov/work

Connect:

-  Like us on Facebook: www.facebook.com/choosework
-  Follow us on Twitter: www.twitter.com/chooseworkssa
-  Watch Ticket to Work Videos on YouTube: <http://www.youtube.com/choosework>



- **Attend our Facebook Q&A** on April 29, 2015 from 3:30 – 5:00 PM EDT.
- For more details, visit <http://www.facebook.com/choosework>.
- Experts will answer your questions about **working from home, self-employment, and Ticket to Work!**

Join us for our next webinar!



**Ticket to Work for People who
Have a Mental Illness:
Support on Your Journey to
Employment**

Date: May 27, 2015

Time: 3:00 – 4:30 PM EDT

**Register online at www.choosework.net/wise
or call 1-866-968-7842 (V) or 1-866-833-2967.**

Questions

