



Working for Yourself with Ticket to Work: Support on Your Journey to Employment

Date: Wednesday, November 16
Time: 3:00-4:30 pm ET

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Webinar Accessibility

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- **For 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.
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Agenda

Moderator: Jayme Pendergraft, NDI Consulting

Presenters: Colleen M. Moynihan, New England Business Associates, Marlene Ulisky, National Disability Institute Consulting

Welcome and Introductions

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

Why Choose Self-Employment?

New England Business Associates Business Development Center

Self-Employment Resources

Questions and Answers

The Ticket To Work Program



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

Why Choose Work?

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



Starting the Journey

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



What is the Ticket to Work Program?

Ticket to Work

- Is a **free** and **voluntary** Social Security program;
- Offers **career development** for people age 18 through 64 who receive Social Security disability benefits.



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.



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





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) slide 1 of 3



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
- Family member **works** for your business unpaid.



Work Incentives: Unincurred Business Expense (UBE) slide 2 of 3



Unincurred Business Expenses are:

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Examples include:

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



Work Incentives: Unincurred Business Expense (UBE) slide 3 of 3



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.



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**;
- **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.



Whom Does NEBA Serve?

NEBA serves people with a wide range of skills, abilities, and interests who are in the ages of 18 through 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? *continued*

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

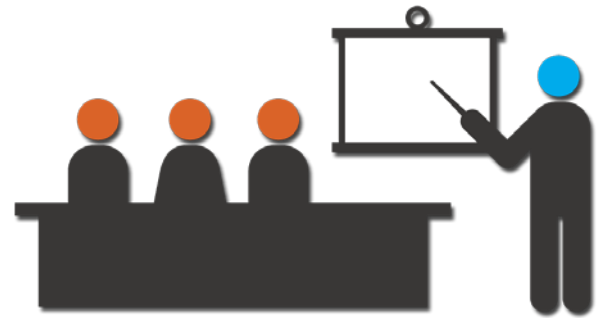
1. Business concept and goals;
2. Three-year projection of how much your business will cost to run and how much you will earn;
3. Marketing plan for your product or service.



What are the NEBA BDC Participation Requirements?

Slide 1 of 3

- 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?

Slide 2 of 3

- If you are interested in writing a business plan with the support of the BDC, you will need **access to a computer and 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?

Slide 3 of 3

- 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

- **241** people have participated in the program;
- **110** plans have been completed;
- **13** plans are currently in process;
- **33** jobs have been created.



Meet some NEBA Stars!

They are moving off Social Security disability benefits....

Lois S

Therapist, Georgia

Marilyn K

Health Consultant, Massachusetts

Bob W

IT Consultant, Colorado

Julie L.

Research Photographer, Illinois

Bob W

Security Services, Michigan



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/nebaworks





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)

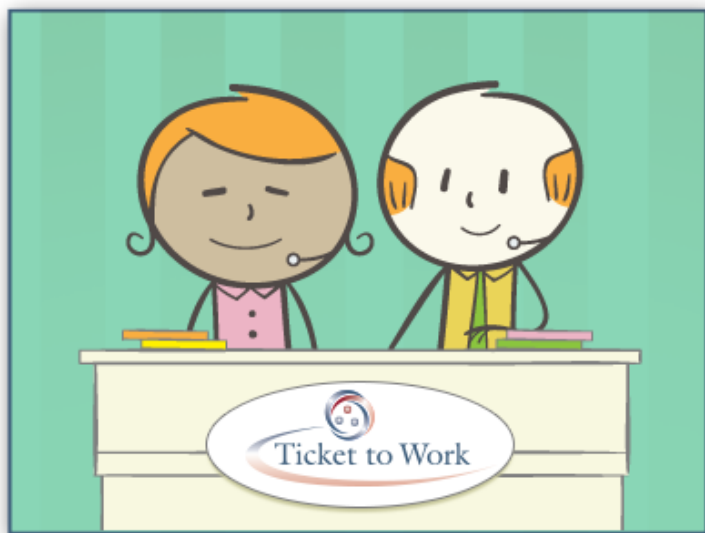
SBDCs provide assistance to small businesses and aspiring entrepreneurs.

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



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Visit:

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Date: Wednesday,
December 21, 2016

Time: 3:00-4:30 PM, ET

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Questions?



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