



**TICKET TO  
WORK** | **WISE**  
Work Incentives Seminar Event

# Working for Yourself with Ticket to Work

Date: Wednesday, November 15, 2017  
Time: 3-4:30 p.m. ET

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# Agenda

## Welcome and Introductions

**Moderator:** Nancy Boutot, NDI Consulting

**Presenters:** Colleen M. Moynihan, New England Business Associates  
Paula Ryan, Empower Tennessee

## Topics

- Social Security's Ticket to Work Program
- Work Incentives that can help with Self-Employment
- Why Choose Self-Employment
- New England Business Associates (NEBA) Business Development Center
- Resources
- Questions and Answers

## Goals

- Understand how Social Security's Ticket to Work program can help you achieve financial independence through self-employment.
- Learn who can help you on your path to work.



# 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



SSDI

Social  
Security  
Disability  
Insurance



SSI

Supplemental  
Security  
Income

## Why Choose Work?

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



## Starting the Journey: Ticket to Work Can Help

Only you can decide if work is the right choice for you. It's a big decision. Social Security programs can help you with:

- Understanding how working may affect your Social Security disability benefits and other benefits
- Support finding and keeping a job



# 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 or self-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
- 1-866-833-2967 (TTY)

Visit:

- [www.socialsecurity.gov/work](http://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 with expenses and others let you earn and save more money.



# Work Incentives that Can Help with Self-Employment

PASS

Plan to  
Achieve  
Self-Support

SSI

SSDI

UBE

Unincurred  
Business  
Expense

SSDI

PESS

SSI

Property  
Essential for  
Self Support

## 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.
- Family member or friend **works** for your business unpaid.



## Work Incentives: Unincurred Business Expense (UBE)

*continued*

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.



## Work Incentives: Property Essential to Self-Support (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).

PESS



## Work Incentives: Plan to Achieve Self-Support (PASS)

- PASS allows you to set aside income for a specified period of time to pursue a work goal which includes self-employment.
- When Social Security figures your SSI payment amount, they do not count the income you set aside under your PASS.
- A PASS may be used for financing small business start-up expenses, including ongoing costs.
- A PASS for a self-employment goal must include a business plan.



# Why Choose Self-Employment?

# Is Self-Employment the Right Choice for You?

Take some time to think about these questions:

- Do you need **flexible hours** due to your disability?
- Is finding **reliable and affordable transportation** to and from a job difficult?
- Do you need the freedom to work at **your own pace**?
- Do you enjoy working **on your own**?
- Do you have a **passion** you can build a business around?
- Are you **self-motivated**?



## Why Choose Self-Employment?

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

- Meet your **work goals**
- Create your own **accommodations**
- Transition from **benefits** to **financial independence**
- Seek **opportunities** in different fields of work

# New England Business Associates Business Development Center

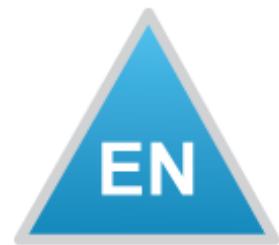


## What is New England Business Associates (NEBA)?

NEBA is one of more than 500 authorized **Employment Networks (EN)** in Social Security's Ticket to Work program.

You can find information on NEBA in the Find Help Tool at [choosework.ssa.gov/findhelp](http://choosework.ssa.gov/findhelp).

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



## Whom Does NEBA Serve?

NEBA serves individuals with a wide range of skills, abilities, and interests, between the ages of 18 through 64.

aligning ability with opportunity

**NEBA**  
works



# What is the NEBA Business Development Center (BDC)?

The NEBA BDC:

- Provides an individualized approach to helping beneficiaries start their own business
- Offers training in developing a business concept and writing a business plan
- Provides support to implement business plan



## What is a Business Plan?

A “bankable” business plan includes:

- A statement of **business goals**
- The **plan** for reaching the goals
- A **marketing** strategy to promote business
- 3 year look at **anticipated costs**
- 3 years of **projected net income**



## How does the NEBA BDC Help with a Business Plan?

The NEBA BDC will help:

- Develop Ticketholder's business idea
- Guide Ticketholder in writing the business plan
- Assist in implementing business plan
- Navigate the transition off of Social Security benefits



## How does the NEBA BDC Help with a Business Plan?

*continued*

The three parts of a business plan:

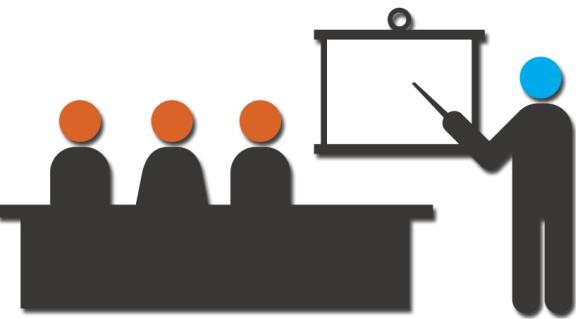
1. Business concept and goals
2. 3 year projection of business costs and how much profit business makes
3. Marketing plan for target market



# What are the NEBA BDC Participation Requirements?

Slide 1 of 3

- Ticketholder works 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

- Ticketholder interested in writing a business plan must have **access to a computer**
- The computer software must be 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 6 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:

- 316 Ticketholders have participated in the program
- 129 plans have been completed
- Ticketholders served in 40 states
- 15 former beneficiaries no longer receive Social Security benefits





## Resources

## Get More Information on Ticket to Work & NEBA!

- Visit [www.nebaworks.com](http://www.nebaworks.com)
- Ticket to Work support [ticket@nebaworks.com](mailto:ticket@nebaworks.com)
- Follow NEBA on Facebook  
[www.facebook.com/nebaworks](http://www.facebook.com/nebaworks)
- NEBA Podcast 2<sup>nd</sup> Thursday of the month  
<http://whynebaworks.podbean.com>





# 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](http://www.score.org)

## American Job Centers (AJCs)

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.



Many American Job Centers are also ENs!

[www.doleta.gov/usworkforce/onestop/onestopmap.cfm](http://www.doleta.gov/usworkforce/onestop/onestopmap.cfm)

## Small Business Development Centers (SBDCs)

SBDCs provide assistance to small businesses and aspiring entrepreneurs.

SBDCs foster local and regional economic development through **business and job creation and retention**.

[www.sba.gov/sbdc](http://www.sba.gov/sbdc)



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Learn more about:

- Self-Employment
- Ticket to Work
- Work Incentives
- Job search tips
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**Date:** Tuesday, December 12, 2017

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## For More Information



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-  Watch Ticket to Work Videos on YouTube: [http://www.youtube.com/choosework](https://www.youtube.com/choosework)
-  Follow us on LinkedIn: <https://www.linkedin.com/company/ticket-to-work>

### Call the Ticket to Work Help Line:

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

### Visit:

- [www.socialsecurity.gov/work](https://www.socialsecurity.gov/work)

# Questions?



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