



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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Webinar Accessibility

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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



Social
Security
Disability
Insurance



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





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

Property
Essential for
Self Support

SSI

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).



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.

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.



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:

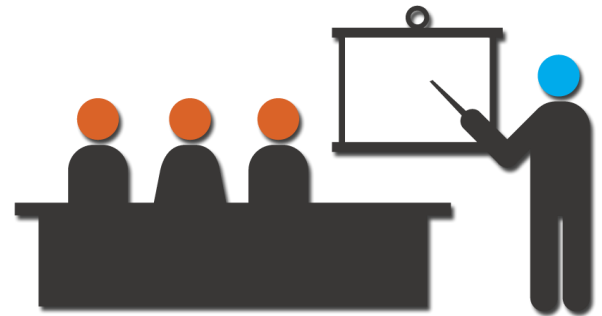
1. Business concept and goals
2. 3 year projection of business costs and how much profit business makes
3. Marketing plan for target market



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
- Ticket to Work support ticket@nebaworks.com
- Follow NEBA on Facebook
www.facebook.com/nebaworks
- NEBA Podcast 2nd 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

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

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



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

Time: 3-4:30 p.m. ET

Register online at choosework.ssa.gov/wise or call
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For More Information



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- 1-866-833-2967 (TTY)

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