

Chapter 7: Self-Employment

Be Your Own Boss: Entrepreneurship and Freelance Work

When you think about landing a job, your mind probably goes straight to “conventional” employment. That is, being an employee and working for someone else, with another person as your boss, and holding the job for as long as possible. It could be a part-time job at a café or a salaried position at a financial institution. Either way, it would be something with a manager and a schedule and a monthly paycheck and... Well, you get the deal.

But check this out: There are two other ways to earn some cash, and they’re pretty cool! In fact, they often let you be more creative and independent than the conventional jobs do. These two ways of making money are entrepreneurship and freelance (also called “gig” or “contract”) work. Both let you take the initiative, build your own projects, and put your unique ideas to work. Better yet, they can often provide flexible hours and schedules. That means that you can work part-time to lower your stress level, over 40 hours to earn extra money, or even as a second job to supplement your income. Some entrepreneurship or freelance work will allow you to work outside of regular business hours, so you can run those midday errands or finish a project when you have downtime in the evening. The advantages of such work are abundant, so this type of work is definitely worth checking out.

Of course, it also takes planning and responsibility to succeed as your own boss. So before you jump into either entrepreneurship or contract work, ask yourself if they are right for you, and if they are, be extra careful as you move through the process. So, how do you become a successful entrepreneur or contractor? Keep reading to find out!

Building Your Financial Future Through Entrepreneurial Effort!

Do you know in your heart that you have a great idea for a small business? Has the entrepreneurial bug firmly grabbed hold of you? Think you could launch your small business if you could just secure that elusive funding? Well, it’s absolutely possible! Indeed, many people with disabilities have started successful enterprises, and built an economic future for themselves and their families through entrepreneurial efforts.

Of course, we won’t pretend that it’s totally easy. Becoming self-employed and starting your own business takes planning, effort, and time. It requires you to consider and balance a number of economic and disability-related factors in order to truly become successful. For example, you’ll need to identify how to manage benefits’ income and savings limits while getting paychecks that vary month-to-month. On the logistics front, you might see that a dog walking business could be really lucrative, but need to figure out how to safely hook up leashes to your wheelchair. It’s not always the simplest undertaking in the world - but if you do things right, the sky’s the limit.

As we all know, the unique life experiences of people with disabilities can provide insight into market opportunities that others might overlook. Perhaps you’ve seen an opportunity to provide

particular goods or services within the disability community. Or maybe you just realized you have a particular interest, talent, or competency in another area, and you want to try your hand at self-employment.

This isn't just some far-off dream, either. From babysitters to accessible technology instructors, thousands of people with disabilities have started successful small businesses and self-employment efforts to fulfill both their vocational and financial needs.

The Initial Idea: A Spark Toward Success

Alright, it's example time. Let's do this!

So check this out. There once was a guy named Bob. Bob wasn't actually looking to start a small business; he was only trying to help out a neighbor. But sometimes, opportunity knocks and you just have to open the door!

Late in 2009, Bob rolled himself over to answer the door, only to greet his neighbor Susan and her 95-pound golden retriever, Darwin (the cutest darn dog you've ever seen and huge for a golden retriever). Susan explained that she was urgently in need of Bob's assistance in watching Darwin for the day. Her formally dog-friendly employer had had a change in policy and Susan desperately needed a dog sitter. She had tried leaving Darwin at home, but the resulting destruction of her garden and neighbors' complaints of incessant barking, made leaving Darwin behind rather impractical. "That first day or two, I just watched him as a favor for a neighbor, but Darwin is one high-energy dog, and I began to wonder if I might be able to charge something for the service." After a few more days, Susan agreed and asked Bob what he might charge to watch Darwin five days per week.

"I had no idea what to charge," says Bob, "it's not like I had a grand scheme to become the neighborhoods kennel service." Bob started researching what local dog-walkers in the neighborhood charged, figuring that he could probably undercut their fees since Susan dropped off and picked up Darwin. They soon agreed upon a weekly rate, which both Susan and Bob felt was fair. "It wasn't a lot of money, but it definitely was a start, and most welcome for someone on a fixed income," says Bob.

About two weeks after first agreeing to watch Darwin, Susan introduced Bob to a co-worker who also needed a dog sitting solution. Karl thought that Bob's fee was fair, and besides, Karl's black lab Emily was great friends with Darwin, and they could spend the day playing together.

Once Bob had his second client, he began to realize that he had the beginning of a small business. "It was like, wow, I may have something here, and I wonder how much money I could actually make doing this?"

Eventually, Bob thought about taking his business to the next level. But he also knew that he would have to stay within his own management abilities and limits. He started thinking big — a city-wide dog-walking monopoly — but then decided he'd scale down his plans to something more realistic and manageable.

Bob signed up for an online course for budding entrepreneurs that took him through the business planning process, at which point Bob made an important decision. “I realized I’m not really cut out to be an entrepreneur. Watching a few folks’ dogs everyday is one thing, but business plans, marketing, insurance, licensing, permits, that stuff all makes my head hurt.” Today, Bob watches two or three dogs per week, more around the holidays, and he is happy with that. “It’s not a huge business,” he says, but it does substantially boost his income, and Bob gets to spend time with dogs while helping out neighbors and friends. “I feel like I’m contributing something, and the cash flow is nice as well. I’m really lucky,” he says, “I found a small niche that I can fill, and I’m sure glad I opened the door that day to Susan and Darwin.”

Having a great idea, or that light-bulb moment, is only the beginning of the entrepreneurial process, but the story of Bob highlights perhaps the most important decision any potential businessperson can make: to lay out a plan and just start working hard. Then, you can start asking the questions to make it happen. For example, “Do I want to turn this idea into a business, am I suited to do so, and do I have the support necessary to make the commitment?” And eventually, “What will the business look like and how do I bring it to fruition?”

The Decision: To Start or Not to Start a Business

So let’s say that you have a good business idea, like Bob’s dog walking service. What do you do to make it a successful reality?

Step one is to reflect and ask, "Is entrepreneurship right for me?" Becoming self-employed means, at a very basic level, being responsible for everything related to the business. If it’s just you running the business, that means handling every phone call and piece of paperwork. If you end up bringing on other staff, that means being a manager and making sure things are done right. Pretty much all business experts agree that the most important factor in the success of an enterprise isn’t the design of the business plan, but whether the entrepreneur is cut out for self-employment and business management. And as with most things, some people are better suited for more conventional job opportunities.

This conundrum can be dangerous, because entrepreneurship sounds extremely appealing. Especially given issues of job options and some hiring discrimination, micro-enterprise has often been viewed as the silver bullet for disability employment, but outcomes sometimes disappoint. Simply put, it takes a rare combination of qualities to bring an idea through the business development process, and come out on the other side with a viable enterprise. As an entrepreneur, you are ultimately responsible for all decisions, but more often than not you also must involve others, building and developing a team to advise and support your efforts in the process. This holistic or team approach is especially critical for entrepreneurs with disabilities, so look around you and see who could help with your efforts.

And most importantly, there are those disability-related considerations. We have to ask ourselves about the barriers and potential help related to entrepreneurship. For example, how will self-employment impact benefits, such as SSI, SSDI, or Medicaid, and what programs exist to protect life-sustaining benefits? How does the Department of Rehabilitation (DOR) help with self-

employment? Many people with disabilities have limited employment history - and if that's your case, you may wonder how you can build, repair or obtain the credit necessary to start the business itself. And finally, you're probably asking: are there additional disability-related resources specifically available?

As it turns out, there are many disability specific opportunities to help develop, strategize, and fund a small business. A Plan to Achieve Self-Support, an Individual Development Account, and even the Department of Rehabilitation serve as excellent self-employment resources or tools. However, don't stop there. Disability specific assistance is only part of the resources available to an entrepreneur. As we will see, many organizations can help someone get started on the road to self-employment, even if they have a little or no disability-related experience. Only by utilizing all these different resources, disability focused and not, can the budding entrepreneur begin to assemble his or her plan for self-employment.

Developing the Business Plan

You're probably asking yourself: What exactly is this "business plan" thing? Well, a business plan is a flexible, working document that changes over time and informs the business development process. It lays out the overall business vision, the market it's pursuing, its size and scope, products and services, and logistical management. Even developing the plan can help the entrepreneur reflect and choose the best course of action. As in the above-mentioned story of Bob, by working on the business plan, he realized that growing his dog-walking service into a city-wide monopoly just wasn't the right call for him. Thanks to the business planning process, Bob realized that a smaller enterprise was the right size for him, and he made the personal decision to pursue that path and draw up a strategy to make it happen.

There are many helpful organizations dedicated to providing business-plan assistance to budding entrepreneurs. When you're getting started, you may want to contact a local SBDCs (Small Business Development Center), Department of Rehabilitation office, community rehabilitation provider, or micro-enterprise organization. Some of these organizations will provide excellent assistance either individually or in groups, while still others may provide software for the individual to work through on his or her own. (That's right, there's even software to build business plans... It's like we're in the future!)

Now, since we aren't an SBDC or fancy software, we can't walk you through your specific plan. But in general, any good business plan should include a detailed discussion of all the following points.

- 1) Executive Summary:** Provide an enthusiastic snapshot of your company, explaining who you are, what you do and why.
- 2) Business Description and Vision:** Include your mission statement (business purpose), company vision (statement about company growth), business goals and objectives, and a brief history of the business.
- 3) Definition of the Market:** Give basic information about the industry you operate in and the customer needs you are fulfilling.

4) Description of Products and Services: Specifically describe all of your products and services, and explain how your products and services are competitive.

5) Organization and Management: Provide a description of how your company is organized, describe the legal structure of your business (proprietorship, partnership, corporation, etc.), identify necessary or special licenses and/or permits your business operates with, and provide a brief bio description of key managers within the company.

6) Marketing and Sales Strategy: Identify and describe your market — who your customers are and what the demand is for your products and services and explain your sales strategy, specific to pricing, promotion, products, and place.

7) Financial Management: Estimate of startup costs, projected balance sheet (1 year forward), projected income statement (1 year forward), and projected cash flow statement (1 year forward).

It's important to remember that preparing a solid business plan isn't just a good thing for your own planning. Having a business plan is also a necessary first step to securing the loans and partnerships you will need to start up your business and make it grow. Banks and investors will want to see a strong plan for how the money will get paid back, or how they will profit on their investment, before they provide you with funding. And there might be people out there that would love to join your team and help your business grow if they think it has potential, and a business plan is a concrete document to show them exactly how much potential it has.

From Business Plan to Successful Business

OK, so you've got your business plan, and you need to implement it on-the-ground. Step one is to gather enough cash for startup and development costs; and step two is implementing the plan in a focused and responsible way.

Freelance, Gig, and Contract Work

Let's say that you want to work independently, but don't want to start up and manage a whole new business. The amount of time and effort it takes for business planning and raising startup costs, plus the need to keep your business going long-term, might be more than you want to take on. Instead, you want to choose fun, dynamic jobs, and have some diversity in your work. You want to choose how many hours you'll work each week and where you'll work them; it could be somewhere on-site, or it could be "remotely" typing away at a café. Maybe you don't want to earn so much that you jeopardize your SSDI, but still have some money flowing into your wallet. Heck, maybe you just want to earn a little extra cash to supplement a full-time job and you have enough spare time to make it happen. These possibilities could be in your mind, but they might seem like more of a dream than reality.

Well, there's a way to shift those possibilities from the dream world to the real world! You can take on freelance work — aka gigs or contracts — for other companies or organizations, then earn money one project at a time. So what is freelance work? Well, it's when you do contract work with other companies, for a fixed period of time. The work can be as little as one hour per week to 40 hours (or more) - and if it's a multi-week project, those hours can vary weekly depending on your schedule and timelines. Some gigs, such as photo shoots, can just be for one day and then all wrapped up. We've even heard of models for disability-related products making

\$1000 in one day – not too bad, right?! Depending on the gig, work could be done either at a company site or remotely, so you could be heading to an office to repair computers or writing up magazine articles at a café. Better yet, if you try hard enough you get to find the type of freelance work that's right for you.

Check out this example. Alec has a spinal cord injury and always loved writing and educating people about disability issues. When he was in college, his buddy Mike got a job as an editor at a magazine covering disability issues. One Saturday, they were hanging out watching a football game and started talking about Mike's new job. "You know," Mike said, "we're always looking for new contributors. I know you like writing, would you like to do a test article?"

Alec never thought about writing for magazines before, but figured he'd give it a try. He wrote his first article at a café, spending about five hours on a piece about dating when you have a disability. Mike and the other editors loved it and decided to publish it. "We usually pay \$100 for a piece like this," Mike told him, "does that sound good?" "Heck, yeah!" Alec told him, excited to get some spare cash. Mike got him in touch with payroll, and a couple weeks later, Alec had a check for \$100 in his mailbox.

Just like the people in this image, Alec was able to write his article from a café with flexible hours and a nice cup of coffee on hand.



Looking back on it, Alec realized that he made \$20 per hour writing that article, which was pretty good for a college student! The magazine staff even started to call on him regularly enough that he brought in around \$150 a month during his remaining years in college. It wasn't a ton of money, but it certainly helped when he was on a tight budget. Better yet, he stayed on

board as a writer after he graduated and got a full-time job. Since he could write articles after work or on the weekends, he basically took it as a second, part-time job where he could make his own hours. And because he wasn't signed up for a set number of articles per issue, he was free to decide how many, and what type, he would take on any one month. Short blogs were \$25, but feature articles, which would give him more work but also more money, went all the way up to \$600 each. Better yet, he got to pitch the articles he wanted to write. So Alec not only did he get to work on his own terms, but he also got to decide every project he took on. Not too shabby for a job that started while watching a football game!

Alec's magazine deal was an example of freelance writing, but there's a similar deal called contract work. In reality, there's no fine line between the two and they can sometimes blend together. Contract work, though, generally encompasses larger projects or consulting. For example, a carpenter would do contract work on building a wooden wheelchair ramp, and a web designer would contract for developing a screen-reader-friendly webpage. That second person might also call himself a "freelance web developer," but one description isn't necessarily better or worse than the other. He might even call himself a freelance contractor, just to be all special like that.

We've already seen that freelance work and contract work are pretty awesome. Yet there are even more benefits to them than earning money on your own terms. By working with multiple clients on multiple projects, you'll broaden your professional networks and build up your resume. This is doubly valuable if you choose a number of projects: Alec's day job is in green energy, and he combined his solar experience and disability writing to land more paid work doing articles for a renewable-energy website. The possibilities are endless; just reflect on your skills and passions and brainstorm what'll work for you.

There's one catch to this, though. When you pursue freelance work, you have to go out and find each individual job. Sometimes, you'll be able to rely on a specific company for regular projects, like Alec, for example, who landed articles every month or two with the magazine. But other times, you'll have to search far and wide to find new clients. Finding clients might mean browsing craigslist for jobs, finding a specific job-listing website (Alec used www.freelancewriting.com), or even cold-calling (or cold-emailing) companies that you could pitch work to. It could be hard at first and sometimes feel like a struggle, but as you gain experience and build your networks, finding new projects gets easier and easier.

Watching Your Taxes

When you start doing freelance work, you'll have to manage your taxes much more closely than under conventional employment. Whereas most employers will take payroll and other taxes right out of your paycheck, freelance work usually pays you a pre-tax (gross) amount. That means that you have to pay the government out-of-pocket come tax day, which also means that you need that much in the bank to actually pay your taxes! Because taxes tend to be 15% to 20% of one's income, it takes responsibility to keep that money around instead of spending down your savings too much. If you are on benefits with asset limits, this can be a bit tricky — but it turns out that ABLE accounts, which we'll check out below, can be used to pay your taxes. So every time you

get a check, just take some of that money and stash it away in your ABLE account so that you have enough come tax day!

Here's a picture of a stone wall at the main Internal Revenue Service (IRS) building in Washington DC. The IRS collects taxes at the end of each year, and it's important to have yours in order if you are doing entrepreneurship or contract work.



If you are an entrepreneur and starting your own business, taxes are a whole other beast. We don't quite have the expertise to walk you through business financial management and taxes, so we won't risk saying something that could get you (or us) in trouble. Instead, we just recommend that you talk to a financial expert that can walk you through incorporating your business, managing finances and locking down taxes. And it's always best to keep your business and personal finances separate if you are truly starting a new company. So head over to your bank, open a business account, and talk to an expert to make sure everything is in line and good to go.

Benefit Considerations for the Entrepreneur

If you've read some of the other chapters in EQUITY, you probably know that balancing earnings and government benefits can be tricky. Most people think of that as an issue around conventional employment, but income from self-employment can also have its impacts. Don't let these challenges hold you back from being a successful entrepreneur, though! Instead, learn how to navigate benefits programs in a way that allows you to build a strong business, earn some money in the process, and maintain the benefits that you need.

This is actually a huge reason to speak to experts or do research, rather than just jump right into entrepreneurship. For example, some people might go to a business assistance organization, write up their business plan, and just start right away. Of course, many conventional business assistance organizations are experienced and skilled with helping potential entrepreneurs craft

business plans, and they are extremely valuable resources for helping you put yours together. But, unfortunately, few have much, if any, disability experience. Most know little or nothing about benefits income and asset limits on the one hand, or specific strategies and resources available to assist entrepreneurs with disabilities, on the other. So in addition to talking with business development organizations, do your own research around benefits and resources, or better yet, meet with a specialist at your local Department of Rehabilitation office or other disability-specific organization.

There's a pretty big dilemma for soon-to-be entrepreneurs receiving SSI or Medicaid, and that's figuring out how to save up the money needed to get your business off the ground. The basic dilemma is that people receiving SSI or Medicaid are only allowed to have \$2,000 in their bank accounts each month. That amount goes to \$3,000 for married couples. But wait, doesn't starting a business sometimes take thousands, or even tens-of-thousands, of dollars? Looking at those numbers, you're probably asking yourself: "How in the world am I supposed to raise thousands to start my business when I can only have \$2,000 in the bank?"

Luckily, there are some exceptions to these general rules, and these exceptions provide excellent opportunities to save and accumulate savings to start your own business. We've listed some of the best ones below, so check them out. In general, these aren't very well known, and sometimes, even Medicaid and Social Security Administration (SSA) workers are unfamiliar with them! So if you are receiving benefits, it is critical that you — yes, you — take the initiative and communicate with your local SSA office to ensure that the incentives are implemented and utilized effectively. Think of it as your first business move: You get to take the initiative and even manage Medicaid and SSA agencies as part of your support team.

Here are the best options to build up savings to get your business off the ground:

- Saving money in a federally funded Individual Development Account (IDA)
- Saving money in a Plan to Achieve Self-Support (PASS)
- Using Property Essential to Self-Support (PESS)
- Utilizing services offered by State Vocational Rehabilitation Agencies

Individual Development Accounts (IDAs)

Some nonprofit agencies in some communities offer savings plans for people with low incomes that are protected from the asset limits discussed above. These plans, called Individual Development Accounts, are sheltered. A special bank account is set up, and all the money that is deposited into the account does not count towards the \$2,000 (for an individual) or \$3,000 (for a married couple) asset limit. And for most of these special savings plans, the nonprofit agency will match your contribution. For example, if you put in \$25 per month, they will contribute \$25, or sometimes even \$50.

[Below is a colored bar chart illustrating how much money you have in your IDA after one year if you put \$25, \$50, or \$100 into an IDA account and the type of IDA match you have.]

One year later...



IDAs are a fantastic way to save because not only are the funds protected but you basically get “free money” as you go along. That’s a great way to build up some business capital.

Typically, there are some limitations with IDA's. Usually, the maximum savings are limited to only a few thousand dollars. Also, there is usually a required period of time that monthly contributions have to be made, often 12 months or longer before the money can be used for small business development.

An additional benefit of an IDA program is that participants often get to take advantage of credit repair and financial education instruction, specifically geared to assist the new entrepreneur. These mandatory classes are a wonderful additional resource for individuals starting a business, and often provide business plan assistance and referrals to local organizations that can help support a new enterprise!

Plan to Achieve Self-Support (PASS)

Another way to fund a self-employment project is with a Plan to Achieve Self-Support (PASS). A PASS allows SSI recipients to set aside income and resources for a specified work goal. What’s awesome is that the work goal can be any number of things. It could be conventional employment, freelance work, or starting up a business. The purpose of a PASS is to assist you in obtaining items, services, or skills needed to reach your work goal — in this case, to become self-employed. Your PASS application must be in writing, specify how long the plan will continue, and when the PASS is for self-employment, your application must provide an explanation for how the business will succeed (generally, a completed business plan will be sufficient). In the case of small businesses, PASS funds can be used for long-term expenses such as developing your business’s website, as well as for day-to-day expenses such as internet bills, office supplies, or general operating capital.

Okay, now it’s time to explain why a PASS is such a valuable resource. First, we will give you an overview of SSI and earnings in a non-PASS situation, and then show you how you could benefit from a PASS. Generally speaking, if you get SSI, any income that you receive will reduce your SSI benefits. It’s kind of a complicated calculation - but these are the basics (to see more, including how it would work for you, head over to www.DB101.com). If you are earning money through work, you get to keep the first \$85 scot-free; the rest is considered “earned

income.” SSI also has something called “countable income,” which is 50% of earned income. When you work, your SSI check is reduced by the same amount as your countable income.

So under this calculation, let’s say that you have a \$750 SSI check and are earning \$585 per month. You get to keep the first \$85 and have \$500 in “earned income.” Your “countable income” is half of that, which is \$250 - then your SSI goes down by \$250, to \$500. You’ll have \$585 in income from work, plus \$500 SSI, which makes \$1,085 total.

But, if you have an approved PASS, you can direct that countable income into the PASS and Social Security will *not* count the money set aside under a PASS plan as countable income when calculating your monthly SSI benefits. This means that you may continue to receive a full SSI check, even if you have earnings over \$85 — so long as you’re saving the equivalent amount of your countable income towards your business or employment goals!

Check out this example. Rosa is in that exact situation — with a \$750 SSI check and \$585 in income from work — and is planning to start a new business repairing video game machines (she did love Mario Kart as a kid, after all). She has, through working on her business plan, realized that she will need about \$6,000 for her startup costs and to operate her business for the first 12 months. Now, to build up savings for her business expenses, she can put \$250 from work into a PASS account and keep her full \$750 in SSI. The money she takes home from work (and doesn’t put in her PASS account) is \$585 minus the \$250 PASS contribution, or \$335. That \$335 plus her \$750 SSI check is then \$1,085, which is the same amount she had before setting up the PASS! So she gets the same monthly amount for her personal life, plus \$250 per month - or \$3,000 per year - toward starting her business!

Rosa starts her PASS with a 24-month time period, written explanation of the operating expenses for her business, and contributes \$250 of her earned income to the PASS. Then, at the end of two short years, Rosa will have \$6,000 in her PASS plan to help her fund her new business. She can now get her business off the ground — and even keep using the PASS for business expenses as it develops, helping it grow for years to come.

Let’s say, though, that Rosa actually needs \$12,000 to start her business, yet realized through budgeting that she still needs at least \$250 from work to supplement her living expenses. But she’s also in luck, because she had the opportunity to put an extra \$85 per month into an IDA small business development account that provided a 2:1 match. Because of the generous match, at the end of the same two years that she was contributing to the PASS, that IDA account would have reached the maximum of \$6,000. So, at the end of only two short years, Rosa could have a total of \$12,000 in assets ready to meet her business goal and make it successful (and she still takes home \$250 a month from work)!

Property Essential to Self-Support (PESS)

According to the Social Security Administration, “self-employment holds a unique wealth accumulation possibility in the Social Security and Medicaid systems through the work incentive, Property Essential to Self-Support” (also see: [Property Essential to Self-Support – Current Use Criterion](#)). This policy allows a small business owner who gets SSI and/or Medicaid

to have unlimited “liquid” cash funds in a small business account and unlimited small business resources and property. Such opportunities do not exist in regular wage employment. Simply put, a self-employed person can have a business bank account with liquid funds that are not subject to the regular asset limit for SSI or Medicaid. However, it is critical that you run only business income and business expenses through this account – because if you fail to separate your personal and business funds, you could jeopardize your benefits! Also, you must use the account and its funds on an ongoing basis, so don’t merely use the account to build up funds. Ultimately, it’s best to have everything in writing and cleared by any agencies that provide you benefits, such as SSI or Medicaid. So before you open up your business account, be sure to provide your SSA, Medicaid, and other agency representatives with a signed statement that any cash resources are only used in your trade or business. And of course, make sure you stick to it!

How Your Local Vocational Rehabilitation Agency Can Help You

Not many people are aware that the Department of Rehabilitation offers assistance and several services to individuals who want to start a small business.

PASS Preparation:

Your local Vocational Rehabilitation (VR) agency can help you with all the paperwork to develop your Plan to Achieve Self-Support (PASS). A PASS can be a time-consuming, somewhat complicated process to navigate, and it’s a really good idea to get all the help you can in preparing the final document. Your local VR office should be able to help you prepare the PASS, or they will refer you to someone who is experienced in preparing the documentation and final plan. Remember, a PASS is a powerful planning tool, and VR offers experienced assistance in developing and completing the plan.

One-time Expenses:

Vocational Rehabilitation agencies have even been known to assist budding entrepreneurial efforts financially through providing funds for one-time expenses, such as funds for capital purchases. Capital purchases are basically things, such computers or cash registers or machinery or even buildings, that you need to get our new venture off the ground. These funds are limited only to one-time startup costs, not ongoing or recurring financial support. Often, VR may provide partial funding for a capital purchase, and it is up to the entrepreneur to find or finance the balance of the purchase price.

Coaching Services:

VR may also provide business coaching services. Often an outside consultant who is well versed in business development and experienced in assisting entrepreneurs will provide the coaching service. This coach may work with the VR counselor to provide feedback and a feasibility assessment of the business idea, so it is important to work closely and consider the feedback of the coach.

Time, Effort, and Payoff

Pursuing freelance work or starting up a small business take time, effort, and persistence. They require you to stay on top of your work; to motivate yourself when times are tough; and to keep

learning from mistakes, successes, and new situations. There's no boss to keep track of you and keep you on track. Rather, you are your own boss and responsible for managing yourself well. It certainly ain't easy (what work is?), but the payoff can be huge. If your business or self-employment is successful, you can really take charge of your own time, create a flexible schedule, and switch around your work to find something that brings you maximum enjoyment - and earn some good money in the process. So go ahead and research more about self-employment and entrepreneurship, and check out what might be right for you!



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