



TICKET
to **Work**

Helping You Today
So You Succeed Tomorrow



Working for Yourself with Ticket to Work

Date:
Wednesday,
October 25,
2023

Time:
3 – 4:30 PM ET

Working For Yourself with Ticket to Work

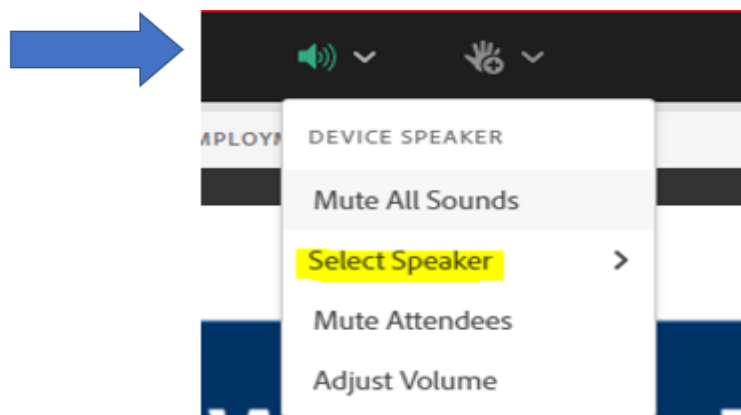
TICKET | **WISE**
to **Work** | Work Incentive Seminar Event



Produced at U.S. taxpayer expense.

Accessing Today's Webinar (Slide 1 of 3)

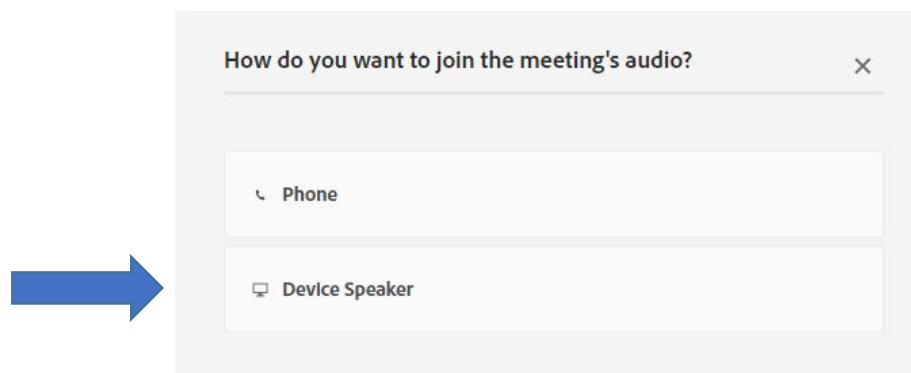
You can manage your audio using the audio option at the top of your screen (it will look like a speaker). In the dropdown menu choose **Select Speaker** to select the applicable audio option.



Accessing Today's Webinar (Slide 2 of 3)

All attendees will be muted.

- Select an option to **How do you want to join the meeting's audio?**
 - The **Device Speaker** will enable the sound to be broadcast through your computer. Make sure your **speakers are turned on** or **your headphones are plugged in.**



Accessing Today's Webinar (Slide 3 of 3)

If you do not have sound capabilities on your computer or prefer to listen by phone, dial:

Toll-free number: **1-800-832-0736**

Access code: **4189148#**

How do you want to join the meeting's audio?

Phone

Receive a Call Dial-in

Please provide your contact number to receive a call from the meeting

Country Code
USA +1

Phone Number
Type Here

Call Me

Device Speaker

Adobe Connect Platform

The screenshot displays an Adobe Connect meeting window. At the top, it says "Meeting" and "WISE Presentation". The main content area shows a presentation slide with the following text:

- TICKET to Work** logo and "Helping You Today So You Succeed Tomorrow" slogan.
- Working for Yourself with Ticket to Work** title.
- Date:** Wednesday, October 25, 2023
- Time:** 3 – 4:30 PM ET
- Working For Yourself with Ticket to Work** sub-title.
- TICKET to Work** and **WISE** logos.
- An illustration of a sailboat with a yellow sail that says "SELF-EMPLOYED".
- Small text at the bottom: "Produced at U.S. taxpayer expense."

Below the slide is a "Captioning Pod" with a "No Captions" button. On the right side of the meeting window, there is a "Q & A" section and a "Web Links" section containing the following links:

- Accessible PDF Presentation
- Accessible Text-Only Presentation
- ASL User Guide
- Adobe Accessibility User Guide
- Closed Captioning
- WISE Webinar Archives
- Section 1619(b)
- Partnership Plus Fact Sheet
- Timely Progress Review (TPR)
- Choose Work Website
- Social Security's Red Book

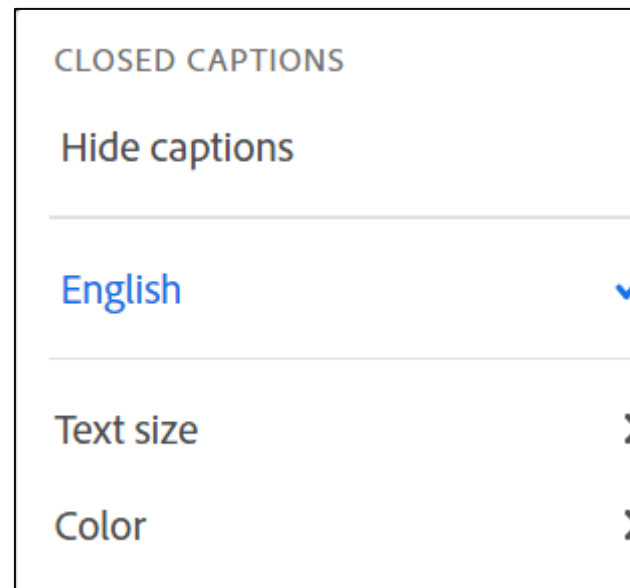
Adobe Connect Accessibility User Guide

Should you need assistance navigating Adobe Connect, use the [Accessibility User Guide](#) complete with a list of controls.

New Keyboard Shortcuts	
CTRL + M	Toggle Microphone on (locked) or off.
CTRL + UP ARROW	Toggle Raise Hand Status.
CTRL + .	Toggle Full Screen Mode. Applies to currently selected Share Pod.
CTRL + '	Promote to Host. Requires selected attendee(s) in the Attendee List.
CTRL +]	Demote to Participant. Requires selected attendee(s) in the Attendee List.
CTRL + /	Promote to Presenter. Requires selected attendee(s) in the Attendee List.
CTRL + ,	Start/Stop Recording (toggle). For Start, brings up the Start Recording Dialog.
CTRL + \	End Meeting. Brings up the End Meeting Dialog.
CTRL + [Start/Stop Desktop Sharing. Applies to currently selected Share Pod.
CTRL + SPACE	Opens up left most menu for keyboard navigation.

Captioning

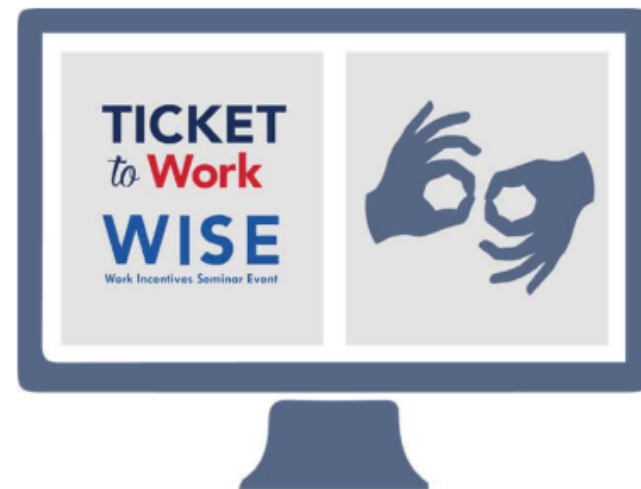
- Real-time captioning is provided during this webinar
- The captions can be found in the **Captioning pod**, which appears below the slides
- As a participant, you can show or hide the caption display, and you can change the text size and choose the text color combinations to best meet your vision requirements.



You can also access [captioning online](#).

American Sign Language (ASL)

- If you're fluent in **ASL** and would like support during today's webinar, use our [ASL User Guide](#) that provides instructions to connect with an interpreter through the Federal Communications Commission (FCC) Video Relay Service (VRS).



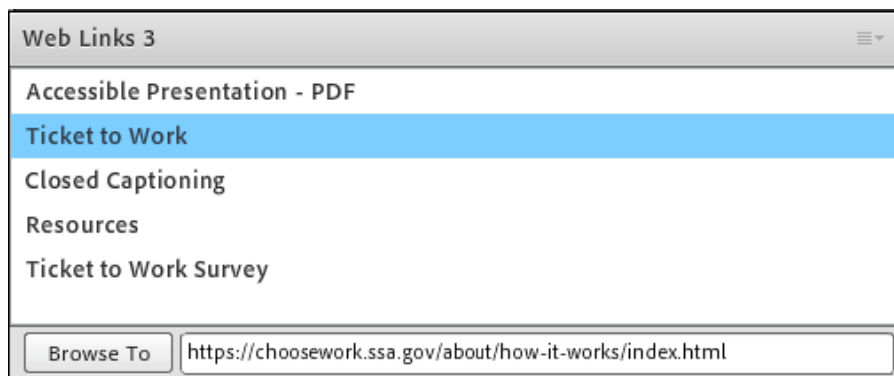
Questions and Answers (Q&A)

- 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.
- If you are listening by phone and not logged in to the webinar, you may also ask questions by emailing them to webinars@choosework.ssa.gov



Webinar Online Resources

- Please use the **Web Links pod** to find the resources presented during today's webinar.
- If you are listening by phone and not logged in to the webinar, you may email webinars@choosework.ssa.gov for a list of available resources.



Archived Events

Please note: This webinar is being recorded, and the archive will be available within 2 weeks through **WISE on Demand**.

The screenshot shows the Ticket to Work website's 'WISE On Demand' page. At the top, there is a navigation bar with links for Home, About, Success Stories, Find Help, Find a Job, Webinar & Tutorials (which is highlighted), Library, Blog, and Contact. A search bar is located on the right side of the navigation bar. Below the navigation bar, the breadcrumb trail reads 'You are here: Home / Webinars & Tutorials / WISE On Demand'. The main content area features the heading 'WISE On Demand' in green. Below this, a paragraph states: 'Our free, monthly WISE webinars provide information you can use on your path to financial independence through work. Discover programs, resources and information while learning about how Social Security's Ticket to Work Program can help. [Learn more and register](#) today for this month's webinar!'. A list of 12 archived webinar topics is provided, each with a date and a link to the webinar. The list includes: December 2020: Ticket to Work and Mental Health; November 2020: Debunking the Three Biggest Myths about Disability Benefits and Work; October 2020: Working from Home with Ticket to Work; September 2020: Understanding Ticket to Work: How to Help Your Clients and the People You Serve; August 2020: Ticket to Work and the Path to Employment; July 2020: Reasonable Accommodations and the Path to Employment; June 2020: Ticket to Work and Mental Health; May 2020: Working from Home with Ticket to Work; April 2020: Support on Your Journey to Employment; March 2020: Expanding Your Job Search with Ticket to Work; February 2020: Choosing a Service Provider That's Right For You; and January 2020: Debunking the Three Biggest Myths About Disability Benefits and Work. On the right side of the page, there is a logo for 'TICKET to Work WISE Work Incentive Seminar Event ON DEMAND'.

Technical Assistance

If you experience any technical difficulties during the webinar, please use the **Q&A pod** to send a message, or you may email webinars@choosework.ssa.gov.



Presenters

Welcome and Introductions

Moderator: Patricia Van Nelson, Ticket Program Team

Presenter: Derek Shields, Ticket Program Team

Welcome!

Thank you for joining us! Today, we'll discuss how Social Security's Ticket to Work (Ticket) Program can help you and answer questions related to:

- Social Security's Ticket Program
- Why consider self-employment?
- What are the advantages and disadvantages of self-employment?
- Who can help you achieve your self-employment goals?



Working for Yourself with Ticket to Work



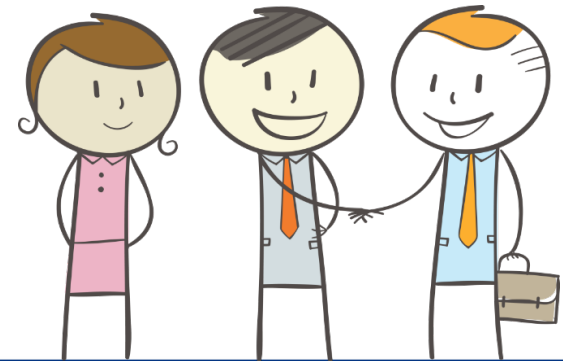
Social Security Disability Benefits Program



Social Security Disability Insurance (SSDI)



Supplemental Security Income (SSI)



Sign up for a *my* Social Security Account

- Your personal *my* Social Security account through [Social Security](#) gives you secure access to information based on your earnings history and interactive tools tailored to you.
- With a *my* Social Security account, you can access your earnings history and benefits information, request a replacement Social Security card, get a proof of income letter, estimate and apply for benefits, and more.

How to create a *my* Social Security account



Securing today
and tomorrow

To create an account, you must:

18

Be at least 18
years of age



Have a Social
Security number



Have a valid U.S.
mailing address



Have an email
address

What Is the Ticket to Work Program? (Slide 1 of 2)

The Ticket to Work Program

- Is a free and **voluntary** Social Security program
- Offers **career development** for people ages 18 through 64 who receive Social Security disability benefits and want to work



What Is the Ticket to Work Program? (Slide 2 of 2)

The Ticket to Work Program connects you with **free employment services** to help you:

- Decide if work, including self employment, is right for you
- Prepare for work
- Find a paid work opportunity
- Succeed at work

Learn more: [What is Social Security's Ticket to Work Program?](#)

[Self-Guided Tutorial](#)



Ticket to Work Help Line

If you want to verify your eligibility for Ticket to Work or have questions about how the program works...

Call the Ticket to Work Help Line:

Monday - Friday 8:00 am - 8:00 pm ET

1-866-968-7842

1-866-833-2967 (TTY)



Working for Yourself



What is Self Employment?

Self employment is exactly what it sounds like – working for yourself!

There are a variety of ways to be self employed, including:

- Owning a business
- Working as an independent consultant
- Working as a freelancer



Many New Jobs

The Bureau of Labor Statistics (BLS) expects self employment job opportunities to grow by 7.9% from 2016 – 2026, compared to 7.4% growth for all workers.

The fastest growing self employment jobs include:

- Construction workers
- Childcare workers
- Hair stylists
- Real estate agents
- Management analysts

[Small-business options: Occupational outlook for self-employed workers : Career Outlook: U.S. Bureau of Labor Statistics \(bls.gov\)](#)

Considering Self Employment

There's a lot to think about before you decide to venture out on your own:

- What interests you? What are your current skills or hobbies that could translate into a marketable business?
- What services will you offer?
- Who will buy your services?
- What is success? What will happen if it doesn't work out?
- Are you ready? Do you have a business plan?
- What expenses will you have? Do you have enough money to start and maintain your business until you break even or make a profit?
- How can Social Security help?

How to Write a Business Plan

A Business Plan is a guide for how to structure, run, and grow your new business. It outlines the main elements of how your business will operate. Sections typically include:

- Executive Summary
- Company Description
- Marketing/Sales
- Financial Projections



[Write your business plan | U.S. Small Business Administration \(sba.gov\)](https://www.sba.gov/write-your-business-plan)

11 Benefits of Self Employment

1. You're more in control.
2. You're passionate about what you do.
3. You can potentially make your own work schedule.
4. You may be able to choose your own coworkers and determine your work environment.
5. You have some creative control.



[11 Benefits of Self-Employment | Indeed.com](https://www.indeed.com)

6 More Benefits of Self Employment

6. Grow your skillset and knowledge base.
7. Identify and choose your own reasonable accommodations.
8. Choose what you outsource to others.
9. Get the potential financial rewards.
10. Enable variety in your routine.
11. Build meaningful networks.



[11 Benefits of Self-Employment | Indeed.com](https://www.indeed.com/resources/11-benefits-of-self-employment)

Potential Disadvantages of Self Employment

Self employment is not for everyone. There are a few potential disadvantages to self employment, including:

- Lack of a stable income
- A high failure rate for new businesses
- Sometimes working long hours
- Difficulty finding clients, customers or paid opportunities
- Potentially high levels of stress
- Expenses such as business licenses, insurances, tax and legal considerations

[6 Common Self-Employment Disadvantages \(With Advantages\) | Indeed.com](#)

Questions?



Putting It All Together



Getting Started

Ask these questions:

- What type of self employment do you want to pursue? Do you want to open a business? Work as a freelancer? Something else?
- What type of services or products do you want to offer?
- Where will you work? Do you need a place (office, store, kiosk, shared space) or will you work from home?



Who Can Help You Achieve Your Self Employment Goals?

Service Providers, such as **Employment Networks (EN)** and **Vocational Rehabilitation (VR)** agencies can help by providing free services like:

- Help writing business plans
- Identifying funding sources
- Finding business mentors
- Access to training programs or certifications
- Helping you understand the Work Incentives available to you
- Identifying reasonable accommodations

Not all providers offer the same services.



What Are Work Incentives?

Work Incentives are special Social Security rules and programs that allow you to:

- Receive **training** for new skills
- Improve the **skills** you already have
- Pursue your **education**
- Try **different jobs**
- Start a **career**
- Gain **confidence**

Learn more: [Work Incentives](#)



Self Employment Related Work Incentives

Social Security has other Work Incentives that can help you on your journey, including:

- [Plan to Achieve Self Support](#)
- [Property Essential for Self Support](#)
- [Unincurred Business Expenses](#)

Your Ticket Program service provider can help you understand the Work Incentives available to you!



Plan to Achieve Self Support (PASS)

- A written plan, approved by Social Security, to help you achieve a specific work goal.
- Social Security allows you to set aside money to pay for the items or services you need to achieve your work goal.
- Examples include
 - education costs; a computer for school or work; transportation costs; start-up costs for a business; a car, and more.
- Learn more about [creating a PASS](#) and [using your PASS](#).

Property Essential to Self Support

Social Security does not count some property that you own and use to support yourself as a resource. For example:

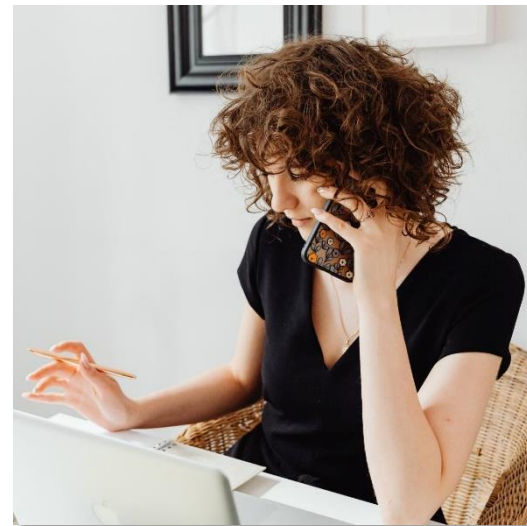
- Property you own and use in a trade or business, such as a gas station, farm, salon, etc.
- Personal property that you use for work, such as tools, uniforms, or safety equipment
- Government permits that allow you to do something to produce income, such as permits for commercial fishing

Unincurred Business Expense

- An unincurred business expense is any **non-monetary contribution** that someone else makes to your self employment effort that you don't have to pay for.
- Social Security **deducts the cost** of this contribution from your earnings when they determine if you're engaging in substantial gainful activity (SGA), even though you didn't have to pay for it.
- For example:
 - Your State VR agency may provide you with a computer to accomplish your tasks. The computer is provided at no cost to you, but would be considered a business expense had you paid for it.

Work Your Network

- Networking can give you the opportunity to find a mentor who can provide you with advice and guidance to start and manage your business.
- You can network virtually, like on [LinkedIn](#), or in person at an event in your community.
- Find someone who started a small business or works in a similar field and get their advice.
- Don't forget to reach out to your family and friends. You never know who might be in *their* network.



Source: [16 Best Freelance Websites to Find Work in 2023 \(hostinger.com\)](#)

Don't Know Where to Find a Network? Check out SCORE!

SCORE

- Is a network of volunteer business mentors dedicated to helping small businesses get off the ground, grow, and achieve their goals.
- Has helped more than 11 million entrepreneurs through free services, including mentoring, workshops and educational resources since 1964.
- Provides hundreds of free resources on score.org, such as templates, checklists, eGuides and blogs that include all aspects of starting and running a business, from planning and management to marketing and sales.



Meet Marty

Meet Marty

- Marty used the Ticket to Work Program to stay in the construction business after losing a limb to cancer.
- With the help of the Ticket Program, Marty found a job working with a large building restoration company and no longer received SSDI.



Marty Today

Several years later, Marty now works for himself again. He credits his experience with the Ticket Program with giving him the tools he needed to move forward.

“ *It's the creation of something from nothing that gives me satisfaction. Taking a pile of wood and turning it into a structure... an enduring part of someone's life... is like building a legacy. That's what keeps me going.* ”

Additional Resources



Small Business Administration (SBA)

The SBA:

- Maintains and strengthens the nation's economy by aiding, counseling, assisting, and protecting the interests of small businesses and by helping families and businesses recover from national disasters.
- Provides
 - Technical assistance to help entrepreneurs starting or operating a small business
 - Assistance in financing and contracting, and
 - Information on laws and regulations.



U.S. Small Business
Administration

SBA Community Navigators

The Community Navigator Pilot Program is an American Rescue Plan initiative designed to **reduce barriers** that underrepresented and underserved entrepreneurs often face in accessing the programs they need to recover, grow, or start their businesses.

Program Grantees will serve as hubs that will connect small businesses to critical resources and assistance, including:

- financial assistance and access to capital
- contracting and procurement
- marketing, operations, business development, and exporting
- industry-specific training

[Community Navigators | U.S. Small Business Administration \(sba.gov\)](https://www.sba.gov/community-navigators)

Disability:IN

Disability:IN

- Is a nonprofit resource for business disability inclusion worldwide.
- Certifies disability-owned business enterprises and veteran-disability owned businesses and links them to organizations looking to diversify their supply chains.

A disability-owned business enterprise (DOBE) is a for-profit business that is at least 51% owned, managed and controlled by a person with a disability regardless of whether or not that business owner employs person(s) with a disability.

[Get Certified - Disability:IN \(disabilityin.org\)](https://disabilityin.org)





Affordable Connectivity Program

*Helping Households Get
Access to Broadband*

Affordable Connectivity Program

- A Federal Communications Commission benefit program that helps ensure that households can afford the broadband they need for work, school, healthcare and more.
- Provides eligible households with a discount on broadband service and connected devices.
- Provides a discount of up to \$30 per month toward the internet for eligible households and up to \$75 per month for homes on qualifying Tribal lands.

Find out if you're eligible and how to apply for the [Affordable Connectivity Program](#).

Questions?



How to Get Started

Social Security's Ticket to Work Program has resources ready to help you get started!

Call the Ticket to Work Help Line:

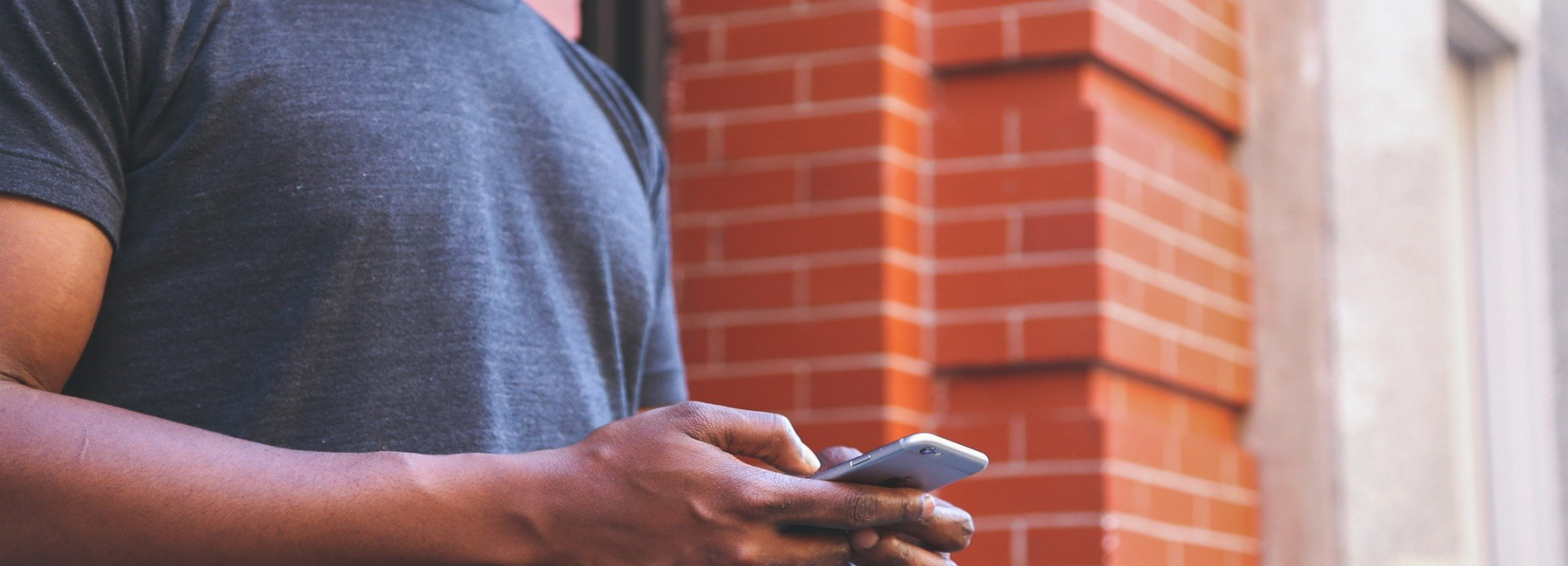
- 1-866-968-7842
- 1-866-833-2967 (TTY)

Visit our website: choosework.ssa.gov

- **Use the Find Help Tool**

choosework.ssa.gov/findhelp





How to Connect

Visit the [Choose Work! Contact page](#) to find us on social media and subscribe to blog and email updates!

- Opt-In to Receive Text Messages by texting TICKET to **1-571-489-5292**. Standard messaging rates may apply. You may opt out at any time.
- Email us at support@choosework.ssa.gov.

Join Us for Our Next WISE Webinar!



Ticket to Work for America's Veterans

Date: Wednesday, Nov. 15, 2023

Time: 3 - 4:30 PM ET

[Register online](#)

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

Tell Us What You Think!

Please remember to take our webinar survey!

A link will pop up after the webinar, or visit:
[WISE Webinar Survey](#).

