

Working for Yourself with Ticket to Work



TICKET
to **Work**

WISE
Work Incentive Seminar Event

SEPTEMBER 25, 2024

Live Webinar Will Begin at 3 p.m. ET

Working for Yourself with Ticket to Work



TICKET
to **Work**

WISE

Work Incentive Seminar Event

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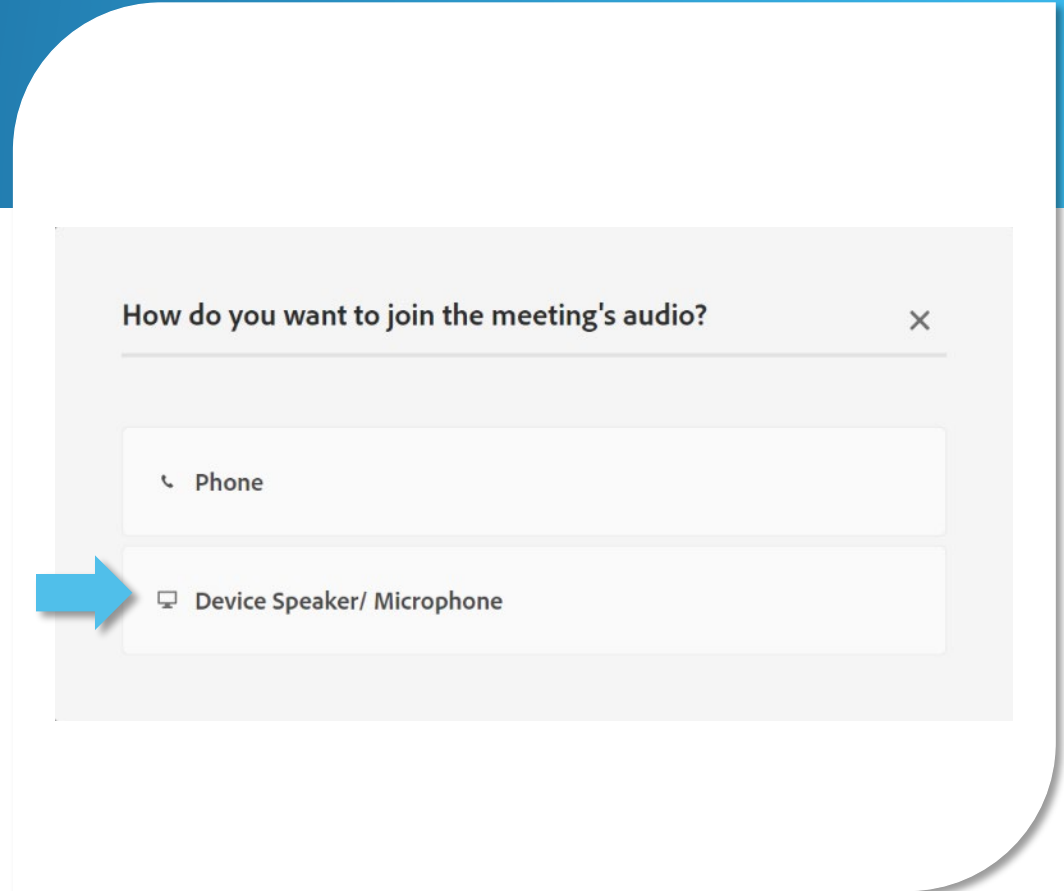
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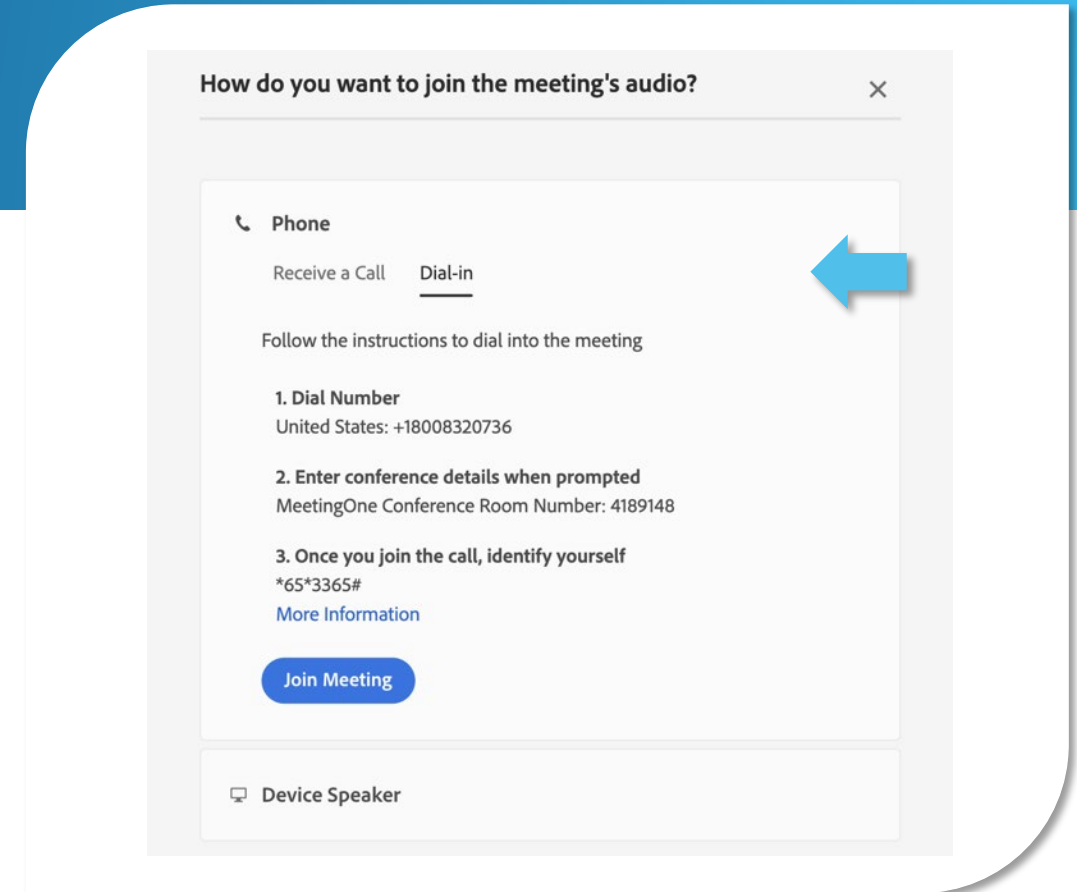
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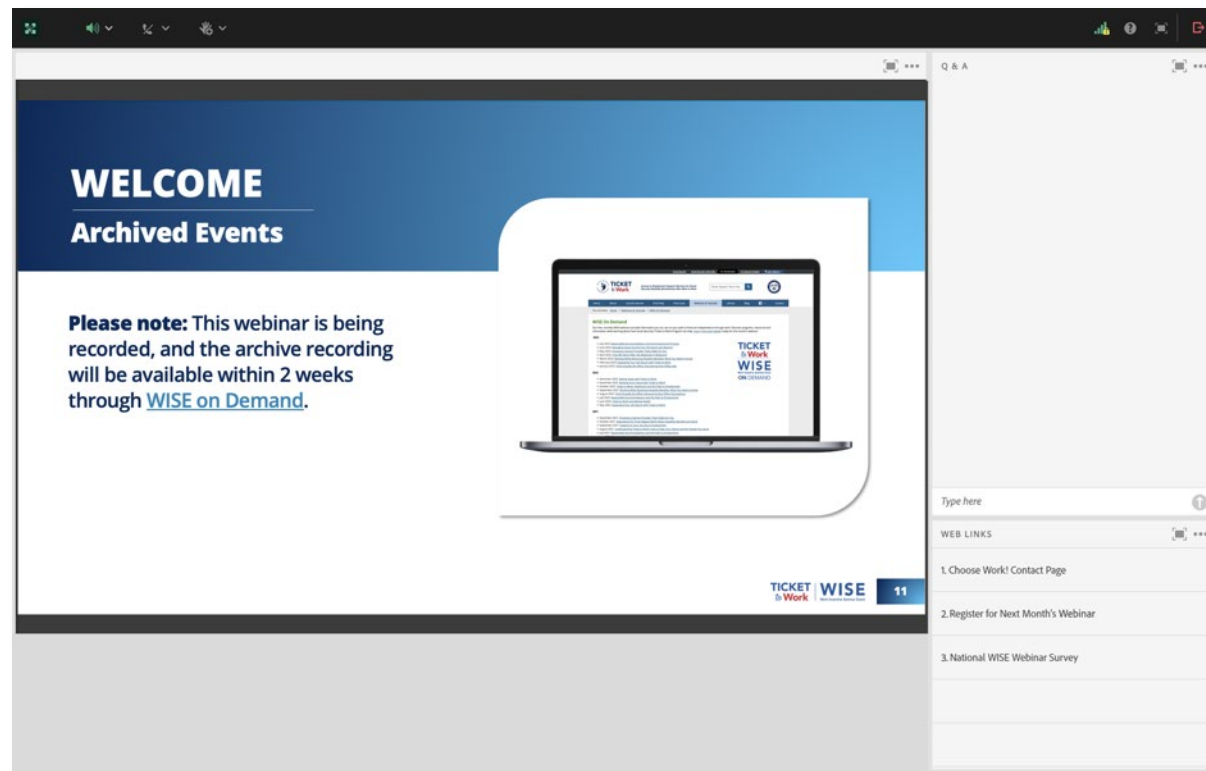
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WELCOME

Adobe Connect Platform



The screenshot displays the Adobe Connect interface. The main content area features a slide with the following text:

WELCOME
Archived Events

Please note: This webinar is being recorded, and the archive recording will be available within 2 weeks through [WISE on Demand](#).

The slide also includes an image of a laptop displaying the 'TICKET to Work WISE on Demand' website. At the bottom right of the slide, the 'TICKET to Work WISE on Demand' logo and the number '11' are visible.

On the right side of the interface, there is a 'Q & A' sidebar. It contains a search bar labeled 'Type here' and a section titled 'WEB LINKS' with a list of three items:

1. Choose Work! Contact Page
2. Register for Next Month's Webinar
3. National WISE Webinar Survey

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Real-Time Captioning

The provided real-time captions can be found in the **Captioning pod**, which appears below the slides.

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.

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CLOSED CAPTIONS

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WELCOME

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).

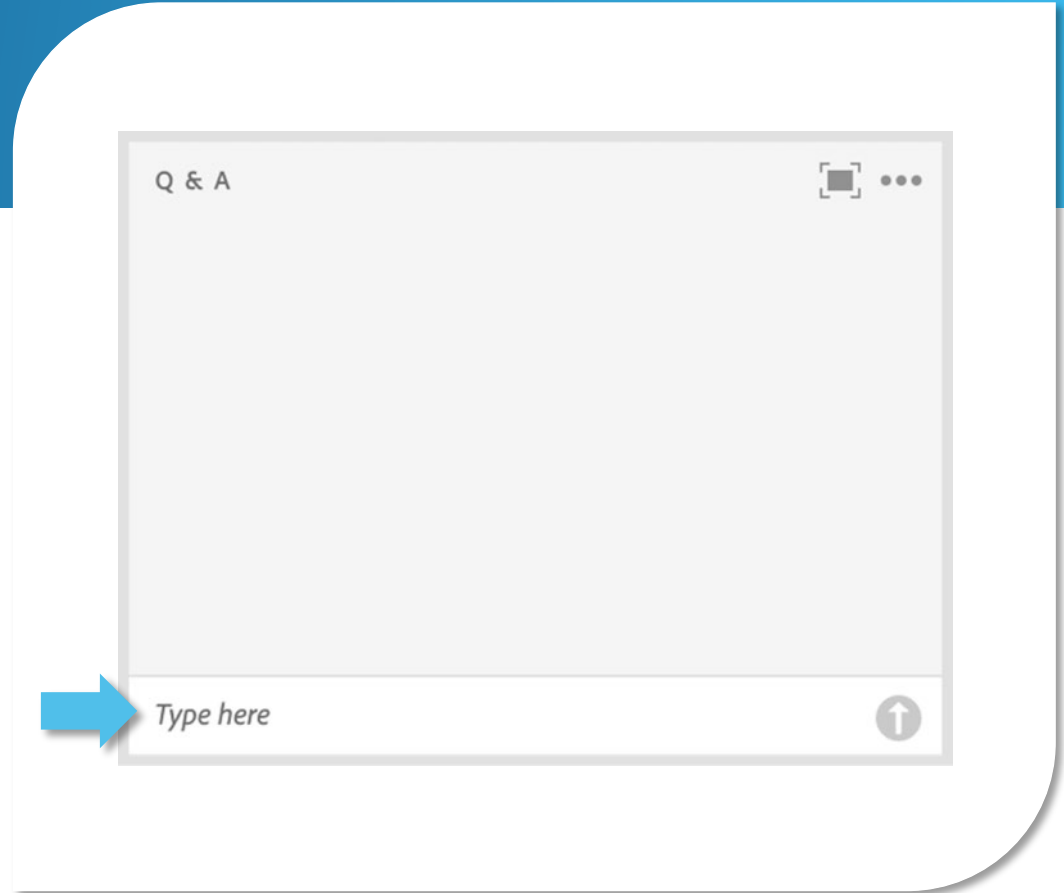


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Questions and Answers (Q&A)

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

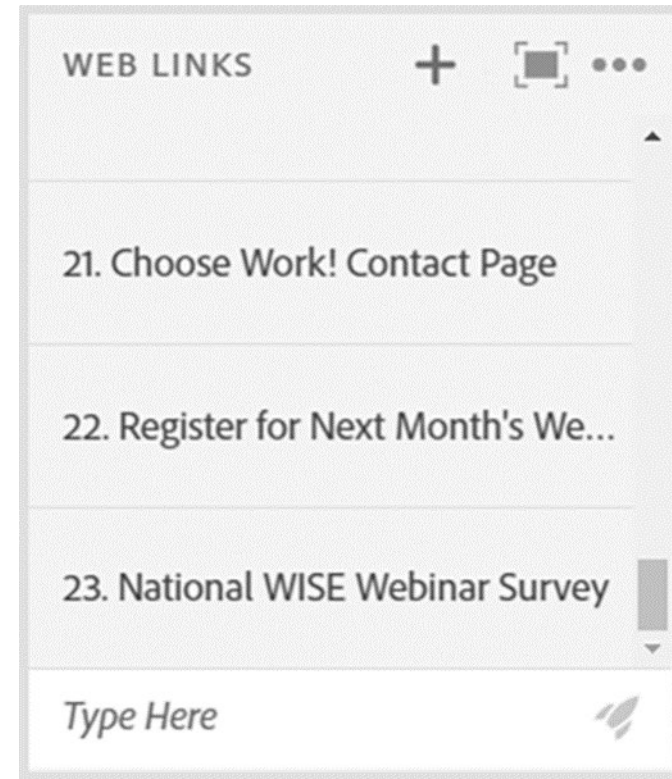


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Webinar Online Resources

Please use the **Web Links pod** to find the resources presented during today's webinar.

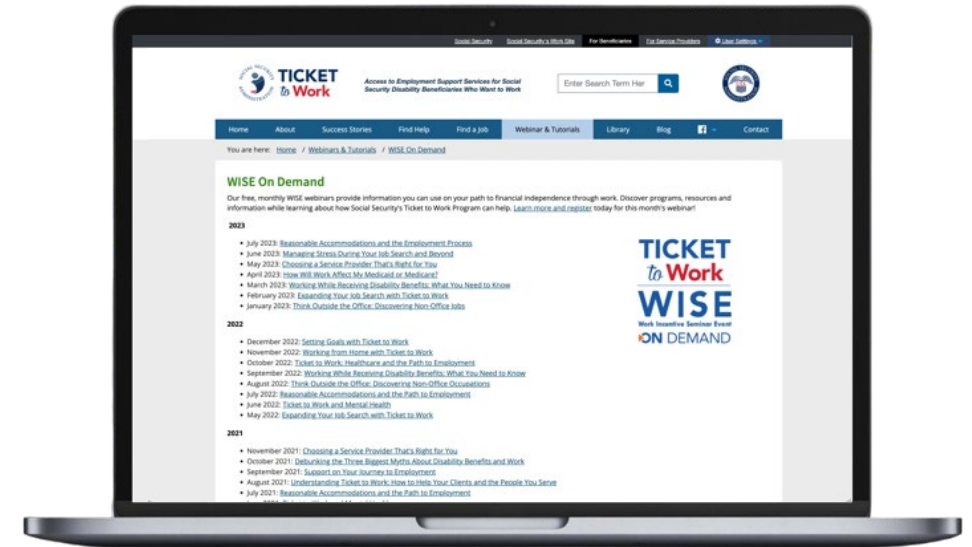
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Technical Assistance

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.



WELCOME

Presenters



PRESENTER

Raymond A. Cebula, III, J.D.
Cornell University



PRESENTER

Derek Shields
Ticket Program Manager

Webinar Overview

Today, we'll help you and answer questions related to:

What is Social Security's Ticket to Work Program?

Who can help you achieve your work goals?

Why consider self-employment?

Putting it all together

What is Social Security's Ticket to Work Program?

Social Security Disability Programs



**Social Security
Disability
Insurance
(SSDI)**



**Supplemental
Security
Income
(SSI)**

Why Choose Work?

Earning a living through employment is not something everyone can do, but it may be right for you. Once people understand the many free services and supports available to them, they often find that the rewards far outweigh the risks.



What Is the Ticket to Work Program?

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



How Can the Ticket Program Help?

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

The Ticket to Work Program offers a toll-free Help Line to answer your questions and support you on your journey to financial independence.

Call the Ticket to Work Help Line
Monday - Friday, 8 a.m. - 8 p.m. ET

1-866-968-7842

1-866-833-2967 (TTY)





**Who Can Help You
Achieve Your Work Goals?**

Who Can Help You Achieve Your Work Goals?

As you think about returning to work or possibly changing careers you may have questions and need support.

- Connecting with a **Ticket Program service provider** can help you develop achievable goals and establish steps to find and maintain employment in your new career.
- Ticket Program service providers can even help you identify the type of career you might enjoy and any transferrable skills you may have.

Ticket Program Service Providers

Through the Ticket Program, You'll Have Access to a Variety of Ticket Program Service Providers, Including:



Employment
Networks
(EN)



State Vocational
Rehabilitation
(VR) Agencies

Employment Network (EN)

An **EN** is a private or public organization that has an agreement with Social Security to provide free employment support services to people who are eligible for the Ticket Program.

Many state public workforce systems, such as American Job Centers, are **Workforce ENs**.



How Can Working With an EN Help You?

Services and supports are designed to help you on the path to financial independence through work and may include helping you to:

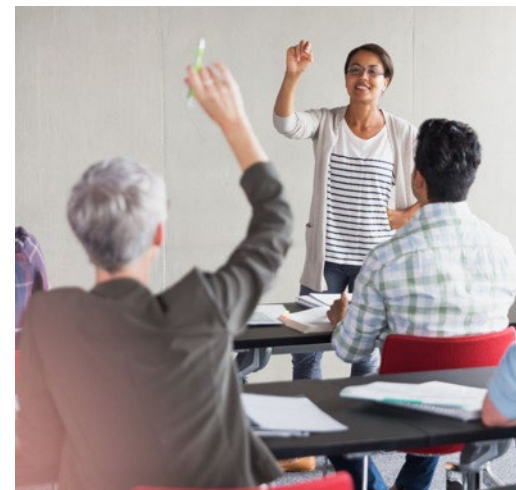
- Identify your work goals
- Write and review your resume
- Prepare for interviews
- Request reasonable accommodations
- Receive benefits counseling



State Vocational Rehabilitation (VR) Agency

A **State VR agency** provides a wide variety of services to help people with disabilities return to work, enter new lines of work or enter the workforce for the first time. A State VR agency may offer benefits counseling and may also be able to help you with:

- Vocational rehabilitation
- Training and education



Some states have separate VR agencies that serve individuals who are blind or visually impaired.

How Can Working With a VR Help You?

VR agencies:

- Usually work with individuals who need more significant services.
- In some states, this includes intensive training, education and rehabilitation.
- They may also provide career counseling, job placement assistance as well as counseling about how earnings from work may affect Social Security disability benefits.



How Can Service Providers 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.



How Do You Find a Service Provider?

 For a list of service providers, call the Ticket to Work Help Line at **1-866-968-7842** or **1-866-833-2967 (TTY)**, Monday - Friday, 8 a.m. - 8 p.m. ET

 To find a service provider online, visit the [Find Help page](#). Search by:

- ✓ ZIP code
- ✓ Services offered
- ✓ Disability type
- ✓ Languages spoken
- ✓ Provider type
(EN, Workforce EN, VR or PABSS)



Q&A





Why Consider Self-Employment?

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?

What is 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
 - An overview of what the business covers
- Company Description
- Marketing/Sales
- Financial Projections
 - Financial statement that provides an overview of future revenue and expenses



Benefits of Self-Employment

1. You're more in control.
2. You like and are excited about what you do.
3. You can make your own work schedule.
4. You may be able to choose your co-workers and determine your work environment.
5. You have some creative control.



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. Earn an income doing something you like and are good at.
10. Develop your own routines and include variety when you want to.
11. Build meaningful networks.



Potential Disadvantages of Self-Employment

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

- Lack of a stable income
- A large number of new businesses do not succeed
- 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](#)

Putting It All Together

Getting Started

Ask yourself 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 dedicated physical location (office, store, kiosk, shared space) or will you work from home?



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)

- If you qualify, this written plan, approved by Social Security, can 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.
 - Education costs
 - A computer for school or work
 - Business start-up costs
 - A car
- 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 business-related 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, 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.



Additional Resources

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.

The SCORE logo is displayed in white on a dark blue background. The word "SCORE" is in a bold, sans-serif font. To the right of the text is a stylized graphic consisting of three parallel, slanted lines that suggest a rising path or a set of stairs.

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
 - Information on laws and regulations

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.

Entrepreneurs with disabilities are eligible for the program and can receive 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)

Q&A



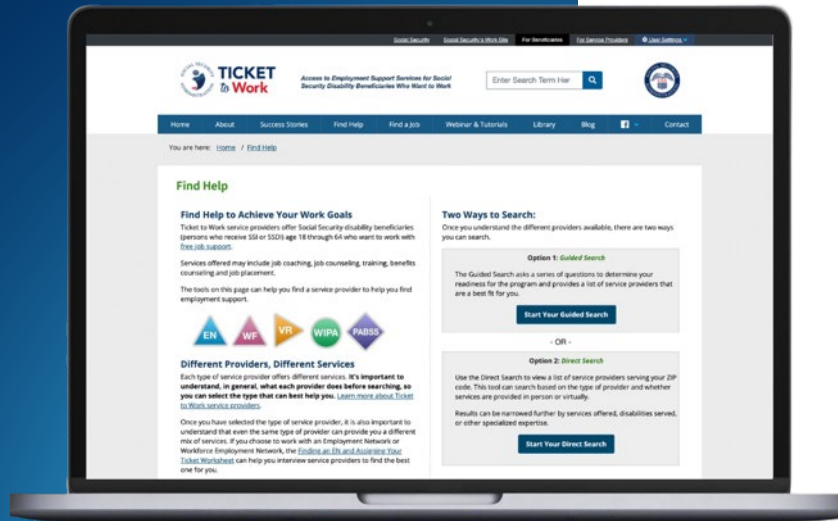
How To Get Started

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

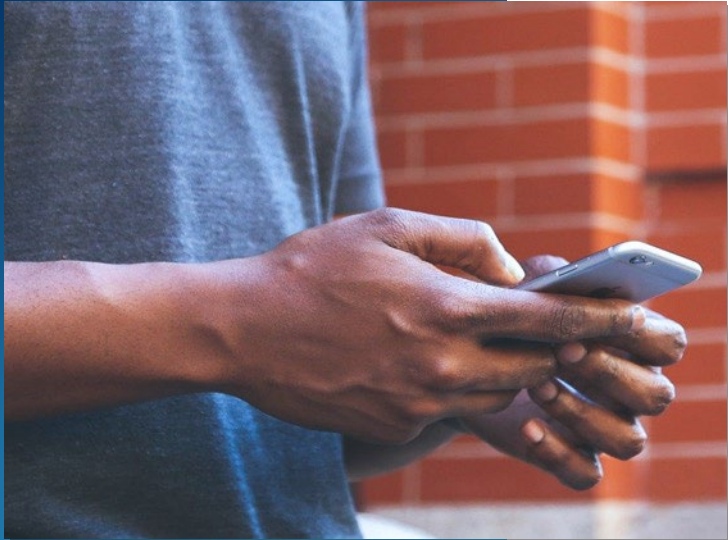
Call the Ticket to Work Help Line
1-866-968-7842
1-866-833-2967 (TTY)

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.

TICKET
to **Work**

WISE

Work Incentive Seminar Event

Join Us for Our Next WISE Webinar!

Ticket to Work: Supporting
Access to Good Jobs for All

October 23, 2024

3 p.m. – 4:30 p.m. ET

REGISTER ONLINE

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