

QUICK REFERENCE GUIDE

“I can’t work for others anymore.”



This quick reference guide provides information and resources to guide individuals if they experience the barrier identified in the handout.

Entrepreneurship

Entrepreneurship can be a viable employment option for persons with disabilities, particularly if their disability requires them to have flexible hours and work environment. There are a variety of resources and tools that support individuals with disabilities who want to start and maintain their own business. An individual who is receiving public benefits may be able to access programs that allow them to earn more without it impacting their needs-based benefit for a period of time. Oftentimes, within the disability provider community, the terms “self-employment” or “micro-enterprise” are used instead of entrepreneurship.

Self-employment is when an individual works for himself instead of working for an employer that pays a salary or a wage.

Microenterprise is defined as a business having five or fewer employees and start-up capital typically of less than \$35,000.

Program Supports for Persons with Disabilities to Start Their Own Business

Small Business Administration

Accessing resources from the Small Business Administration (SBA) can provide additional support to persons with disabilities. The Small Business Administration provides a list of resources specifically for persons with disabilities.

To learn more, read the Small Business Resources for People with Disabilities: bit.ly/SBA-PWD-Resources.

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Resources to Support Persons with Disabilities to Start Their Own Business

State Vocational Rehabilitation Services

Each state has an office of Vocational Rehabilitation (VR). The goal of vocational rehabilitation services is to support eligible persons with disabilities to obtain and maintain employment. Services provided by state VR offices may include assistance to pay for training, assistive technology or supports for an individual to start their own business. For entrepreneurs, that support may include assistance with writing a business plan, start-up capital for equipment, mentoring or benefits counseling. To learn more about vocational rehabilitation in your state, visit the vocational rehabilitation agencies list on Job Accommodation Network's website: bit.ly/JAN-VR-Agencies.

U.S. Department of Labor

The U.S. Department of Labor (USDOL), in partnership with the Small Business Administration, created the Self-Employment Assistance Program (SEA) to support unemployed workers in creating their own jobs by starting their own small businesses. SEA Centers provide information, resources and tools to help build state entrepreneurial programs for individuals eligible for unemployment insurance compensation.

To learn more, visit the [Self-Employment Assistance Center web page \(bit.ly/2f5nODZ\)](http://bit.ly/2f5nODZ) on the SBA website.

Office of Disability Employment Policy

The Office of Disability Employment Policy (ODEP), U.S. Department of Labor, is the only non-regulatory federal agency that promotes policies and coordinates with employers and all levels of government to increase workplace success for people with disabilities. They provide information on self-employment for persons with disabilities.

Learn more: bit.ly/2w30MBF

Tools and Resources from Hands on Banking®

- Starting a Business
- Managing a Business
- Growing a Business

handsonbanking.org/entrepreneurship

Entrepreneurship = Employment option for persons with disabilities

Social Security Resources to Support Entrepreneurs Receiving Benefits

Plan for Achieving Self-Support (PASS):

A person who is eligible for Supplemental Security Income (SSI) and would like to save money towards an employment goal, such as self-employment, can potentially save money in a Plan for Achieving Self Support (PASS) account. The savings are used for specific costs that the person with the disability will pay to support their work goal, such as completing an education and covering costs associated with starting work or self-employment, with the goal of eventually reducing their reliance on disability benefits. To learn more about PASS, visit: www.passonline.org.

Resources

Social Security Administration Guide to Disability Work Incentives

The Social Security Administration's Red Book is a valuable resource for individuals to learn more about Social Security benefits and work incentives. www.ssa.gov/redbook

Work Incentive Planning and Assistance (WIPA)

The Work Incentive Planning and Assistance program assists individuals who are receiving a Social Security benefit to ensure accurate and timely support for beneficiaries on the road to employment and financial independence. bit.ly/2uh5VnG

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Visit the Hands on Banking website: handsonbanking.org/ndi.